


Universum

The mixed mutual fund flexibly covers a broad spectrum of asset classes with a direct selection of the most interesting equity titles.

ISIN: CZ0008475688

Overview

2024/03/18		
NAV		
1.1579		
Difference		0.01% (0.00)
General attributes		
Fund type	Defensive Balanced Funds	
Investment company	Erste Asset Management GmbH, pobočka Česká republika	
Currency	CZK	
Type	-	
Begin of subscription period	-	
Inception	2018/11/05	
Licenced in	CZ	
Duration of fund	open end	
Distribution	-	
Total assets	3,377,210,169.00 CZK	
Fiscal year	01/01 - 12/31	
Initial charge	1.00%	
Management fee	0.70%	
Ongoing charges	1.13%	
Minimum investment	300 CZK	
Account number	7987792/0800	
Recommended holding period	At least 3 years	
Investor experience	-	
Investor tolerance	2 (scale 1-7)	

Initial charge represents a % of the value of the current fund share unit price and is charged once upon making the investment. Management Fee and Ongoing Charges represent costs paid from the assets of the mutual fund on an annual basis (per annum).

Performance goal and investment strategy

The fund's performance objective is to more significantly outperform Czech government bond yields in the long term by a combination of investments in bonds, direct investments in equities, and marginally also in real estate and alternative financial instruments It can flexibly respond to market development and regulate the ratio of the portfolio's conservative and dynamic component in favour of a possible yield. It very effectively optimises the ratio between the fund's yield potential and value volatility. The portfolio's conservative part adds to the fund's stability and consists of conservative bonds and money market instruments. Their share can make up the majority of the portfolio by as much 90%, but a minimum of 50% during periods of market fluctuations. The share of the dynamic component is thus significantly reduced. The portfolio's dynamic component consists mainly of direct investments in equities which have a minimum representation of 10% in the portfolio. These are supplemented by real estate and alternative financial instruments. In the period of the growth of dynamic assets, the fund's flexible investment strategy makes it possible to increase this share of the component. Thus the share of dynamic assets can account for as much as 50% of the portfolio.

Performance (2024/03/14)							
Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	2.38	6.44	9.77	2.78	2.85	-	2.80

Annual performance in % (2024/03/14)					
Period	2019	2020	2021	2022	2023
Perf	6.14	2.87	0.39	-3.88	9.07

Minimum & maximum performance in % p.a. (2024/03/14)		
1Y	10.52	<div></div>
	-7.05	<div></div>
3Y	3.26	<div></div>
	-0.76	<div></div>
5Y	2.91	<div></div>
	1.71	<div></div>

Statistical figures (2024/02/29)	
Sharpe Ratio	-
Volatility in %	-

Top holdings (2024/02/29)			
ISIN	Name	Currency	%FA
CZ0008473659	DLUHOPISOVY FOND	CZK	16.00
CZ0008474863	FOND STATNICH DLUHOPISU	CZK	13.09
AT0000A1YRN5	ERSTE BOND EURO CORP. EUR DPM C	EUR	6.19
AT0000A0K282	XT BOND EUR-T	EUR	5.29
CZ0001005037	GOVERNMENT BOND 0.25 02/10/27	CZK	4.10
CZ0001005888	GOVERNMENT BOND 1.2 03/13/31	CZK	3.59
CZ0001004105	GOVERNMENT BOND VAR 11/19/27	CZK	3.09
AT0000A1Y3L6	ERSTE BOND EUROPE HIGH YIELD	EUR	3.03
AT0000A1Y2V7	ERSTE BOND LOC EMERG-EUR D02V	EUR	2.91
LU2407754923	GS ASIA HIGH YLD B-RHEURACC	EUR	2.66

Top direct equity holdings in portfolio (2024/02/29)		
ISIN	Name	%FA
US5949181045	MICROSOFT	0.29
US67066G1040	NVIDIA CORP	0.28
DE0008404005	ALLIANZ AG REG	0.27
US02079K3059	ALPHABET INC/CA-CL A	0.22
NL0010273215	ASML HOLDING NV	0.22

Percentage asset types (2024/02/29)	
<div></div>	79.94 % Bonds and Money Markets
<div></div>	14.94 % Equity Markets
<div></div>	2.67 % Real Estates Investments
<div></div>	2.45 % Alternative Markets

Holdings by currency (2024/02/29)	
<div></div>	100.00 % CZK

**Disclaimer**

The full names of the open-ended mutual funds and complete product information are provided in the statutes (prospectuses) of the funds. The information stated herein is of the nature of a promotional message. The information stated in this message is not an investment recommendation or investment advice since it does not take into account the specific situation of specific investors. The value of the financial instruments may rise and fall, while there is no guarantee of a return on the originally invested amount. Past performance is no guarantee of the same performance in a future period. A visitor to this website may be outside the target market of the financial instruments stated herein. We recommend that you consult your specific investment plan with an expert advisor who will verify that the planned investment will be commensurate with your knowledge and experience, that it will be in accordance with your needs, characteristics and goals, financial circumstances or relation to risk, and will familiarise you with all possible risks of a specific investment opportunity.