Optimum Fund
ČSOB Private Banking Odvážný

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Presentation

Do you want to value your money better, and at the same time you do not want to search through all available options? A team of analysts and a portfolio of managers are looking for attractive and long-term stable investment opportunities that have a healthy return potential. Thanks to a wide range of stocks and bonds with a distribution among market sectors, they reduce the possible risk of a significant decline in the investment value. The **ČSOB Private Banking Odvážný** mutual fund offers a comprehensive investment solution, which will cover the requirements of a dynamic investor.

Main advantages

- A simple solution for beginners as well as more experienced investors.
- Thanks to active management, the fund can realise higher returns.
- High diversification of classes of assets, regions and industries.

Before investing we recommend you read about the risks on page 2.

Yield options

Maximum yield:
Unlimited.

Minimum yield:
Not stipulated.

Who is the fund intended for?

The fund is designed for retail clients with basic investment knowledge who are aware of the risks associated with investing in conventional investment funds and their attitude to risk is: **Dynamic and higher**. Which means that the client prefers the potential for return even at the cost of higher volatility in the value of the investment. He/she is aware that the value of the investment may be several years below the initial value and expects a return significantly higher than the return on regular bank deposits.

Summary Risk Indicator (SRI):

This is based on the legislation and allows comparison with other products. The indicator reflects the volatility of the fund value resulting from market developments.

1 2 **3** 4 5 6 7

Product score (PS):

Allows the comparison of the savings and investment products from the ČSOB/KBC Group in terms of risk. It takes into account amongst others the volatility of the investment.

PS4 on a scale of PS1 to PS7

If you use portfolio investment consultancy, ask your investment specialist or your banker to evaluate whether this sort of fund would be a suitable addition to your finance product portfolio.

For detailed information about the Summary Risk Indicator and the Product Score, the method of calculating them and updates see www.csob.cz or ask your private banker for them from.

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Further information about the fund

- The fund is suitable as a basic product in a more defensive investors' portfolio with a very defensive investment profile.
- The fund's portfolio can contain a maximum of 60 % of investment instruments with a fixed yield (money market instruments, bonds) and a maximum of 70 % of instruments with a higher risk – equities.
- The fund also invests, in particular, in unit trusts managed by KBC Asset Management or ČSOB Asset Management.

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- The average time to maturity of investments with a fixed yield is between one to five years.
- Investments in the Fund can be recommended to investors with a minimum investment horizon of 5 years.

Charges

Entry charges	0%
Exit charges	0%

Parameters

Type	Mixed fund
ISIN	BE6252470446
Fund established on	2/8/2016
Minimum investment	First investment CZK 500,000, subsequent and regular investment from CZK 5,000
Domicile	Belgium
Currency	CZK
Currency hedging	Actively managed – mostly hedged
Unit value	Usually calculated on each business day. For the current value of a unit including historical trends and the valid Parameters of Markets in Securities and Investment Instruments specifying the dates for settlement see www.csob.cz Unit Trusts section.
Availability	Units in the fund can be redeemed for their current value on any business day. The money is available within four working days of the relevant business day.

Statement of risks

The value of the investment may fluctuate over time and the return on the invested amount is not guaranteed. The client expects the value of the invested money to grow over time, the primary goal is to enjoy good investment results. The client expects the investment value to be preserved, or to receive regular return on the invested amount in the form of dividends or interest, or for the value of the invested amount to grow over time.

The major risks associated with this fund include:

Market risk:
The risks that the investor undertakes when investing in the fund are linked, in particular, to the variability of equity prices and trends in prices on alternative investment markets (e.g. commodities, real estate). The value of securities in which the fund invests can fluctuate markedly.

Currency risk:
For an investment in instruments denominated in currencies other than the currency of the fund (CZK), the currency risk could be hedged with regard to current market trends, but may not be.

Inflation risk:
The bond part does not provide protection against increases in the prices of goods and services in the economy thus decreasing the purchasing power of the investment.

Credit risk:
Comprises a situation where the issuer or the counterparty – most often the issuer of a bond – fails to fulfill its obligation.

Capital protection risk:
There is a capital protection risk, as the fund does not provide protection for the investment made.

The fund can invest in investment securities, money market instruments, securities or uncertificated securities issued by a collective investment fund, deposits, financial derivatives, liquid funds and other instruments.

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