

History shows that who wants to earn money should as a smart investor have at least a part of the portfolio in equity ČSOB Bohatství invests in attractive companies that set the pace of current times. The Internet and mobile communications are intermingled with our lives (Google, Apple). On-line we can purchase goods and holidays (Amazon, Booking). We insure ourselves (Allianz, Axa) against travel inconveniences. Each bathroom has a space for cosmetics (Johnson & Johnson, L'Oréal or Estée Lauder). We can make hot days more enjoyable with Magnum (Unilever) ice cream or freshen up with the most popular soft drink (Coca-Cola). We pay for it all by card (Visa, MasterCard).

Why to invest here?

Tip: Invest regularly from CZK 500 per month.

- You invest in constantly growing companies around the world in order to share their success.
- The fund is managed by our experts who track the development of the markets for you and invest according to the current situation.
- Currency risk is mostly hedged. In case the cost of hedging is deemed disproportionately high, the foreign currency positions may be partially unhedged.

What do you invest in?

- Mutual fund ČSOB Bohatství invests in reputable companies, which promise long-term growth.
- You will be a co-owner of big brands like **Alphabet (Google), Apple, Facebook, Johnson & Johnson, L'Oréal, Visa, MasterCard, Unilever, Coca-Cola, BMW, LVMH (Louis Vuitton)** and way more.

! Before investing we recommend to get familiar with risks on page 2 in section What you should know.

How to start?

In order to start investing, it is sufficient to sign a contract with us at the branch. Then you can use our consultancy or the ČSOB Investice portal.

When you can withdraw money?

You can withdraw money from the fund at any given business day at the current market value. You will have the paid up amount on your account within three business days, and you will not pay any fees.



"Get rich by investing in sneasful businesses that are part of your everyday life."

Pavel Kopeček, portfolio manager of the fund, has more than 13 years of experience in investment and financial markets.

"I manage the bond component so that you can sleep peacefully."

Martin Horák, portfolio manager of the bond component of the fund, has more than 20 years of experience in investment and financial markets.



Who is the fund for?

The fund is for clients with an investment profile:

Defensive and higher

You do not know what it means?

This type of client emphasizes the balance between the return potential and the volatility of the investment value. He expects a return typically exceeding the return on ordinary bank deposits.

Product score: 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.



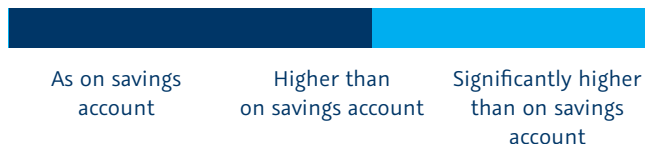
If you are using portfolio investment advisory, ask your investment adviser to evaluate whether this product is suitable for you.

Synthetic risk and return indicator (SRRI) **4** on the scale from 1 to 7

It is based on legislation and allows for the comparison of collective investment funds in the market. It shows the historical variability of the fund value and hence the riskiness of the investment, but it has a limited use to estimate the risk in the future.

Basic characteristics

POSSIBLE RETURN



RECOMMENDED LENGTH OF INVESTMENT



POTENTIAL RISKS



Maximum return is not limited, minimum return is not set.

Detailed information on the significance of the Product Score and the Synthetic Risk and Return Indicator, how they are calculated and updated can be found at www.csob.cz or you can obtain it with your banker.

Fees

Fund entry fee	1,5% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Special mixed fund
ISIN	770000002244
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	Czech crown (CZK)

What you should know

The value of the investment may fluctuate over time; the return on the invested amount is not guaranteed.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.
- The risk of inflation means the risk of depreciation of the purchasing power of an asset by rising prices of goods and services in the economy.

The fund may invest in investment securities, money market instruments, securities or book-entry securities issued by the collective investment fund, deposits, financial derivatives, liquid assets and other instruments.

This material is informative only and is not a bid or a public offer. Mutual funds, unlike conventional deposit products, do not fall under the deposit guarantee scheme and do not have guaranteed security. Detailed information including fee/cost information and risks can be found in the "key investor information" document (in Czech) and document "How to determine the product score" (in Czech) and/or in the fund prospect (in Czech, Slovak or English) available at www.csob.cz or you can request these materials in paper form from your banker.

Československá obchodní banka, a. s., registered office Prague 5, Radlická 333/150, postal code 150 57, business ID no. (IČO): 00001350, registered in the Commercial Register maintained by the Municipal Court in Prague, section B: XXXVI, entry 46. www.csob.cz

