

## KEY INVESTOR INFORMATION

This document provides you with key investor information about the mutual fund European Reliance Corporate Investment Grade Bond Fund in EUR. It is not marketing material. The information is required by law (4099/2012) so as to help you understand the nature and the risks involved by investing in this particular mutual fund. You are advised to read it carefully so as to form an integrated opinion before investing.



### MUTUAL FUND EUROPEAN RELIANCE CORPORATE INVESTMENT GRADE BOND FUND IN EUR

The mutual fund is managed by European Reliance Asset Management M.F.M.C. S.A.,  
member of European Reliance Group  
ISIN: GRF000157005

## Investment Objective and Investment Policy

The mutual fund invests in a portfolio of tradable fixed coupon bond titles which have been issued by non-governmental organizations and are denominated in euro. The investment objective of the mutual fund is to reward its investors mainly from income (coupons).

In order to achieve this purpose, the investment company invests the mutual fund's assets in a portfolio of investment grade corporate bonds (credit rating between AAA/Aaa and BBB-/Baa3). These investments refer at least to 65% of its net assets. The profits and the income of the mutual fund are being reinvested.

The mutual fund may make use of derivatives, both for hedging or meeting its investment objectives, which may affect its performance.

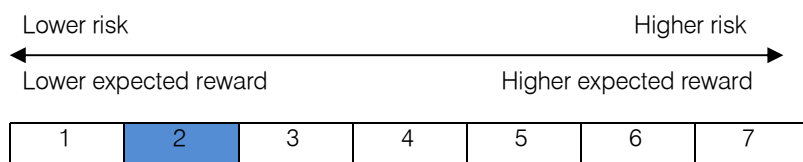
The monetary unit in which all investments are being held is euro (EUR) and the benchmark that is being used is Barclays Capital Euro-Aggregate Corporate.

Transaction costs on the mutual fund's portfolio assets affect its performance.

The mutual fund is addressed to investors with a medium-term horizon but without any time restrictions. The minimum recommended holding period is 3 years.

The investor may request the redemption of shares at any working day by submitting the relevant application.

## Risk and Reward Profile



- The risk / reward profile shows the asset value fluctuations of the mutual fund during the last five years.
- Historical data, such as the ones used for calculating this indicator, may not be a reliable indication of the future risk profile of this mutual fund.
- The risk category of this mutual fund does not remain unchanged. On the contrary it may shift over time. The lowest risk category does not mean a risk free investment.
- The mutual fund is classified in the 2<sup>nd</sup> risk category because during the last five years it showed relatively low fluctuations. The mutual fund's portfolio invests in investment grade bonds which usually show lower risk and reward in comparison to equities but higher risk and reward in comparison to government bonds.

The asset values of the mutual fund are affected considerably by the risks mentioned below:

- Credit risk: because a big part of its assets invests in debt securities.
- Inflation Risk: is the risk associated with the decline in performance of the fund in real terms due to the increase of the Consumer Price Index.

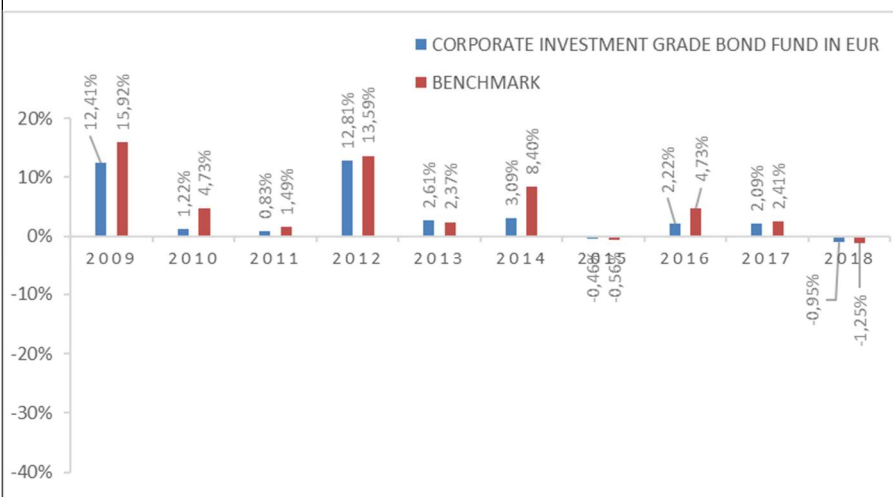
## Charges

The charges are used to pay the costs of running, the costs of marketing and distributing the mutual fund. The charges mentioned below reduce the potential growth of the investment.

One – off charge taken before or after the investment	
Subscription Charge	1,5%
Redemption Charge	1%
<i>It refers to the maximum percentage that can be charged during the subscription or the redemption of your units of the mutual fund.</i>	
Charges taken from the fund over the period of one year	
Ongoing Charges	1,05%
Charges taken from the fund under certain conditions	
Performance Fee	-

- The **subscription and redemption prices** shown are maximum figures and in some cases can be lower. You can be further informed by your financial or insurance consultant.
- The **ongoing charges** are based on the financial year 2018. The **ongoing charges** may vary from year to year. The mutual fund's annual report for each financial year will include details on the exact charges made.
- The **ongoing charges** do not include transaction costs of the mutual fund's portfolio assets, except of the subscription and redemption fees paid by the fund in the case of the acquisition or redemption of other undertakings for collective investments.
- For more information on all charges please refer to the section «information over the mutual funds», sub-section «commissions and charges» of the prospectus which is available in our website [www.europistiaedak.gr](http://www.europistiaedak.gr)

## Past Performance



- The calculation of past performance includes annual costs excluding subscription and redemption fees. The charges taken into account for the calculation of returns are the following: management fee, custody fee, expenses and transaction fees incurred on behalf of the mutual fund, any tax concerning the mutual fund which is required by law, costs of the publications required by law, auditor's fee, costs related to compulsory by law information of the shareholders, and finally the contribution to the Hellenic Capital Market Commission.

### Benchmarks:

- 24/12/2010 - today: Barclays Capital Euro-Aggregate Corporate.
- 22/2/2010 - 23/12/2010: Barclays Capital Euro-Aggregate 500 MM Corporate.
- 1/1/2007 - 21/2/2010: Lehman Brothers Euro Aggregate 500 MM Corporate.

- Mutual funds do not have a guaranteed return and past returns do not guarantee future ones.
- The mutual fund was launched in the year 1993 and the monetary unit in which all previous returns are calculated is euro.

## Practical Information

- The custodian of the mutual fund is Eurobank Ergasias S.A..
- Any further information over the mutual fund, the prospectus, the latest annual and semi-annual reports are provided free of charge by the management company and are available in our website [www.europistiaedak.gr](http://www.europistiaedak.gr) in the Greek language.
- Details of the up-to-date remuneration policy of the management company, including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available in our website [www.europistiaedak.gr](http://www.europistiaedak.gr) in the Greek language. A paper copy will be made available free of charge upon request.
- The net asset value of the mutual fund, the units, the net price as well as the subscription and redemption price are available in our website [www.europistiaedak.gr](http://www.europistiaedak.gr).
- This mutual fund is subject to the tax legislation of Greece which may have an impact on the personal tax position of the investor.
- European Reliance Asset Management M.F.M.C. S.A. can be held liable for the information provided in this document solely in the case of this information being misleading, inaccurate or inconsistent with the relevant parts of the mutual's fund prospectus.

The mutual fund, as well as the company European Reliance Asset Management M.F.M.C. S.A., are authorized in Greece and regulated by the Hellenic Capital Market Commission. The key investor information is accurate as at 06/02/2019.