

# Key Investor Information

This document contains key investor information about the fund (UCITS) 3K Balanced Fund. It is not marketing material. The information contained is required by law 4099/2012 and aims at helping the investor to understand the nature and the risks of investing in this mutual fund. You are advised to read it carefully so you can make an informed decision before investing.

## Unit Class for Retail Investors (R) – 3K Balanced Fund

ISIN: GRF000071008

The mutual fund is managed by 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SA.

## Objective and Investment Policy

The investment objective of the mutual fund is to achieve the highest possible returns by managing a balanced, diversified portfolio of equities, debt securities (bonds) and money market instruments.

- To achieve its objective the mutual fund invests at least 10% of its net assets in equities and at least 10% in equities and at least 10% in debt securities, whereas it may invest at maximum 65% of its assets in equities or debt securities or deposits and money market instruments. The majority of debt securities are debt securities whose issuers or guarantors are Member States of the European Union or public international organizations. In the abovementioned debt securities, the mutual fund may invest more than 35% of its portfolio.
- It may also invest secondarily in other transferable securities, listed or to be listed in a regulated market of an EU Member state or in a regulated market of a non-member state, money market instruments listed or to be listed in a regulated market of an EU Member state or in a regulated market of a non-member state, bank deposits, units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS) or other equivalent Undertakings and derivatives.
- The acquisition or redemption of units is possible every (working) day following the shareholder's request, on the corresponding subscription or redemption price, as calculated in accordance with the fund's Regulation and published on the website of 3K Investment Partners ([www.3kip.gr](http://www.3kip.gr)).
- The mutual fund's benchmark is the composite and consists of: 50% Total Return Index/Athens Stock Exchange General Index and 50% BGRE Index (Bloomberg Greece Sovereign Bond Index).
- Any profits occurred may be reinvested or distributed to unit holders by issuing new shares or by paying cash dividends at the discretion of 3K Investment Partners MFMC.

More information:

- The part of the debt securities in which the mutual fund invests, is mostly composed by debt securities issued or guaranteed by Member States of European Union or public international organizations.
- Criteria for the selection of equities to invest in are indicatively the growth potential, the quality of the companies and the dividend yield.
- Derivatives may also be used, for hedging and for profit purposes, which may affect the mutual fund's performance.
- The transaction costs involved to the mutual fund's assets affect its performance.
- The mutual fund is addressed to investors with a long-term investment horizon (more than 3 years), who are looking to tie their investment to the performance and results of equity and bond markets

## Risk and Performance Profile



- Historical data may not be a reliable indication of the future performance of this fund.
- There is no guarantee that the risk indicator will remain unchanged, it may shift over time.
- The lowest category of risk (1) does not mean that the investment is risk-free.
- The mutual fund is in category 6 because it invests a significant part of its portfolio in equity and debt securities which prices are strongly influenced by factors such as the evolution of the financial market, the economic growth of these securities' issuers, the developments in the global economy and the economic and political conditions of each country. Hence the risk level is considered high.

The material risks associated with the mutual fund are the following:

- Market risk, ie the risk of decline in market prices and the consequent fall in prices of some of the securities contained in the mutual fund's portfolio, is high.
- The credit risk, ie the risk of an issuer being unable to discharge its obligations is low.
- The mutual fund's liquidity risk is low. Liquidity Risks arise when a specific underlying investment is difficult to be liquidated, causing possible difficulty to redeem your investment from the mutual fund.

## Charges

All charges paid by the investor are used to pay the running costs of the fund, including the cost of marketing and its distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	3%
Redemption or pay-out charge	3%
<i>This is the maximum rate you might be charged during the acquisition or during the redemption of your units or shares.</i>	
Charges paid by the mutual fund's assets over a year.	
Ongoing Charges	2,58%
Charges under certain specific conditions	
Performance fee	20% per annum on the positive difference between the performance of the Retail Class net unit price and the performance of the benchmark *** During 2018: 1,36%

The **entry and exit or pay out charges** shown are the maximum rates. In some cases they might pay lower. Please contact your investment advisor.

The figure of the **ongoing charges** shown here is calculated by taking into account the figures of 2018 (01.01.2018-31.12.2018), and may vary year on year

The estimation concerning the **ongoing charges** figure excludes:

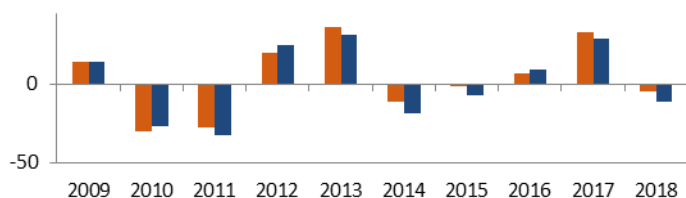
- Performance fees
- Portfolio transaction costs involved to the mutual fund's portfolio assets, except in the case of an entry/exit charge paid by the mutual fund when buying or selling units in another collective investment undertaking

**For more information please read p. 38 to 45, sections "Commission – Expenses – Fees" and "Taxation" of the prospectus, which is available in the following link: <http://www.3kip.gr>**

\*\*\*Benchmark as detailed below. In case unit price underperforms in relation to the performance of the benchmark for one or more years, the performance fee calculation will begin only after a) the accumulated underperformance is previously eliminated and b) the net price performance of this specific unit class exceeds the total return of the benchmark for the whole calendar year

## Past Performance

\*see below



EUR	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Fund	14,14	-29,83	-27,98	20,11	36,39	-11,2	-1,16	6,97	33,2	-4,54
Benchmark*	14,31	-27,2	-32,13	24,59	30,96	-18,3	-7,52	9,14	29,16	-11,3

\*The benchmark is complex and formulated as follows:

As of 01/01/2015 the mutual fund's benchmark is the composite index: 50% Total Return Index/Athens Stock Exchange General Index and 50% BGRE Index (Bloomberg Greece Sovereign Bond Index).

As of 01/07/2013 to 31/12/2015 the benchmark of the mutual fund has been the composite index: 50% Total Return Index / Athens Stock Exchange General Index and 50% BofA Merrill Lynch Greece Government Index.

From 01/08/2011 to 30/06/2013 the benchmark applied was the composite index: 50% Total Return Index / Athens Exchange General Index and 50% Merrill Lynch EMU Direct Governments 3-5 years.

Since 1/12/2017 the benchmark BGRE Index (Bloomberg Greece Sovereign Bond Index) (50% of the benchmark) was replaced by BEGCGA (Bloomberg Barkley's Series - E Greece Govt All>1Yr Bond Index).

• The graph has limited value as a guide for the future returns of the mutual fund, since mutual funds do not have guaranteed performance and past returns do not ensure future ones.

• The costs, fees and taxes, that are borne by the mutual fund and taken into account in the calculation of past performance are the management fee, the custodian fee, expenses, commissions and transactions made on behalf of the fund, any tax with respect to fund required by the applicable law, the remuneration of the auditors, the costs of statutory posts made on behalf of the fund and the expenses relating to compulsory by law notification of the mutual fund's unit holders.

• This mutual fund was launched in 2006.

• The past performance is calculated in EUR.

## Practical Information

- Fund depositary: Piraeus Bank SA
- Further information about this fund (specifically: prospectus, most recent annual and semi-annual reports and synoptic statements of assets and results) may be obtained from the Management Company free of charge and are available on the website <http://www.3kip.gr>.
- The net assets, the number of its units, the net price per unit, the subscription price and the redemption price are calculated on each business day and are uploaded on the next business day on the website of the management company: <http://www.3kip.gr>.
- This fund is subject to tax laws and regulations of Greece, which might have an impact on the tax obligations of the investor.
- 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SA may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant part of the prospectus of the fund.
- Units of 3K Balanced Fund are divided into two unit classes: Unit Class I, which is exclusively available to Institutional investors and Unit Class R, available to other investors (Retail) except institutional investors. Information for the Unit Class I are available on the website [www.3kip.gr](http://www.3kip.gr)

3K Balanced Fund has been granted with license of incorporation in Greece and is supervised by the Hellenic Capital Market Commission. 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SA has been authorized to operate in Greece and is supervised by the Hellenic Capital Market Commission. The key investor information is accurate as of 06.02.2019.