

December 2016

Raiffeisen fond optimálního rozložení

ISIN: CZ0008474731

General information

Establishment date	13.3.2015
Fund currency	CZK
Net asset value (NAV)	709,8 mil. CZK
Minimum one-off investment	10 000 CZK
Minimum regular investment	500 CZK
Entry fee	0 %
Distributor / Brokerage fee	
- Buy	max. 1,5 %
- Sell ¹	max. 3 %
Management fee	1 %
Ongoing charge (TER) ²	0,79 %
Synthetic TER ²	0,89 %

¹ This fee is charged only if sold within the first three years.

² The ongoing charges include costs and other payments made from the Fund assets in 2015 (those costs are reflected in the performance of the relevant investment; they are not billed directly to the investor).

Indicators

Record Period	7. 4. 15 - 31. 12. 16
Volatility (p. a.)	3,15 %
VaR (99%, 1M)	2,13 %
Drawdown	5,03 %
Modified Duration	0,95
Yield to Maturity	0,17 %
Coupon	1,26 %
Cash & Deposits	2,71 %
Equity & ETF Allocation Ratio	30,23 %

The Fund is placed in Risk Group 4

← Potentially lower reward Potentially higher reward →

← Lower risk							Higher risk →
1	2	3	4	5	6	7	

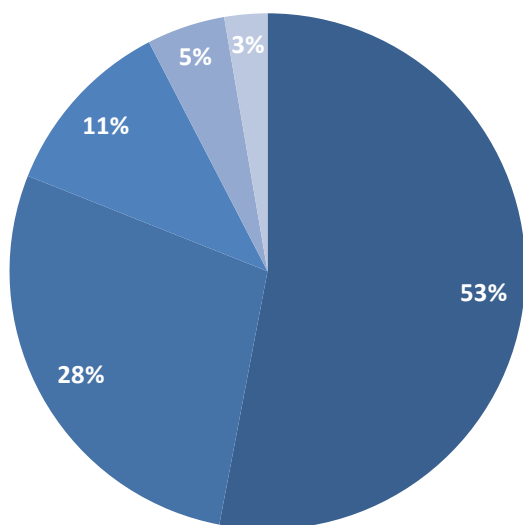
Fund performance as of 31.12.2016

1M	3M	6M	since establishment
0,63 %	0,66 %	0,91 %	-0,89 % p.a. / -1,47 %
2015			
-3,15 %			

Recommended investment horizon

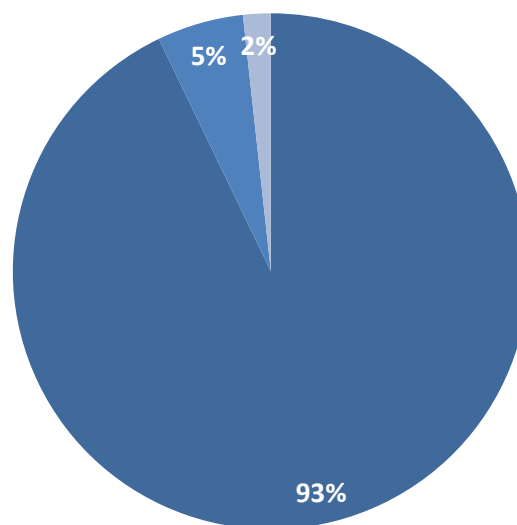


Asset allocation



■ Bonds ■ Equities ■ Currency (USD)
■ Commodity ■ Cash

Fund currency allocation



■ CZK ■ USD ■ Other

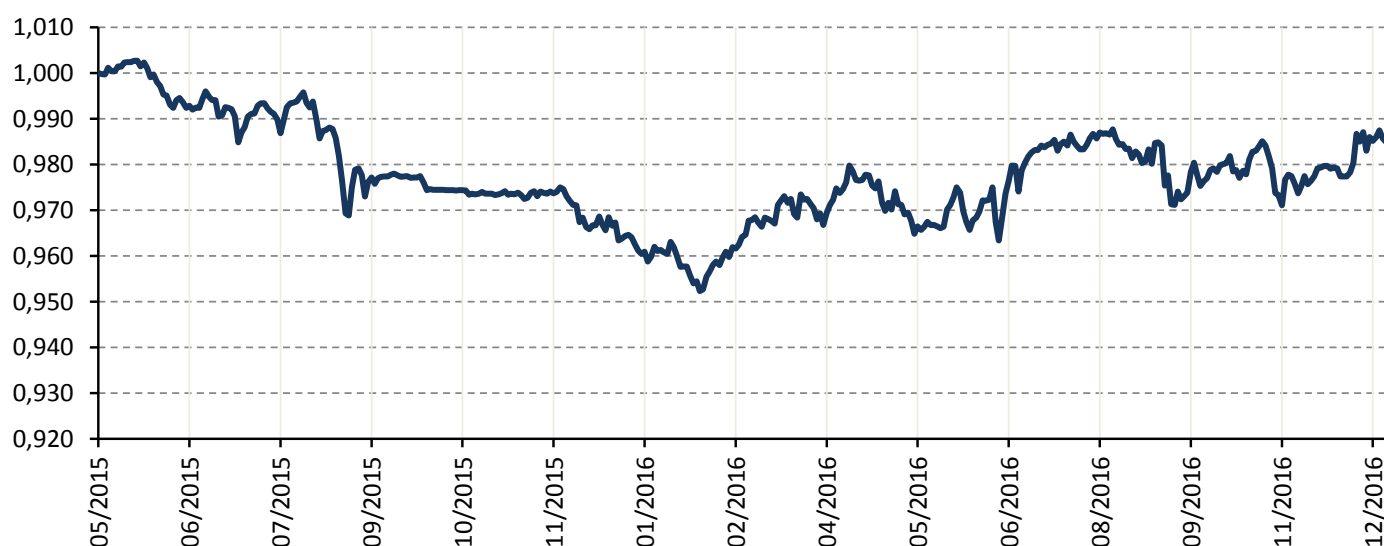
Investment policy

The Fund invests in various types of assets on various markets, primarily in money market instruments, bonds or similar securities (Government or corporate bonds, and/or other securities accepted for trading on a regulated market or another market approved by the Czech National Bank) and their derivatives (40 – 100 % of the Fund assets), in equity and commodities and other instruments bearing equity, or commodities risk and their derivatives (0 – 60 % of the Fund assets) and foreign currencies. Other funds' units may form up to 100 % of the Fund assets. Decisions on the Fund investments are regulated by the internal quantitative model. The Fund may not be suitable for investors who intend to recover their invested funds within a term shorter than 5 years.

The largest positions held by the Fund

PowerShares DB US Dollar Index			11,43 %
CZGB 3.85 09/29/21	A+	Czech Republic	9,43 %
UNICZ 6 04/27/18	AA-	Unicredit Bank	7,94 %
SPDR S&P500 ETF Trust			7,55 %
HYN0E 0 09/16/20	A	Hypo Noe	7,17 %
ERSTBK 0 01/28/19	BBB+	Erste Group	5,73 %
LPTY 0.88 06/02/20	BBB+	Leaseplan Corp.	5,73 %
Vanguard FTSE Emerging Markets			5,5 %
Vanguard FTSE Pacific ETF			5,4 %
PowerShares DB Commodity Index			4,93 %

Fund unit value development



Notice

It is our duty under the legislation governing collective investments to warn investors that any past performance of the Fund shall not guarantee identical performance also in future. The value of investments and their yields may fluctuate and there is no guarantee of return of the original invested amount. Investments in collective investment funds (UCITS) are not covered by insurance applicable to bank deposits. The full names of the funds and additional information, including information about fees and risks contained in investments, are available at www.rfis.cz, the Key Investor Information, and the Fund Prospectus.