

## KEY INVESTOR INFORMATION

This document provides key investor information about the Mutual Fund European Reliance Eurobond in EUR. It is not marketing material. This information is provided in accordance with Law 4099/2012 for the understanding of the nature and risks of investing in this mutual fund. You are advised to read it so you can make an informed decision about whether to invest.



### MUTUAL FUND EUROPEAN RELIANCE EUROBOND IN EUR (UNIT CLASS-R)

The mutual fund is managed by European Reliance Asset Management M.F.M.C. S.A., member of European Reliance Group  
ISIN: GRF000155009

## Investment Objective and Investment Policy

The mutual fund invests in a portfolio of tradable fixed income securities issued by corporate and government entities. The investment objective of the mutual fund is to achieve returns primarily from capital gains and secondarily from income (coupons).

To achieve its objective, the management company invests the mutual fund's assets in a portfolio of corporate and government without credit rating limitations. These investments refer to at least to 65% of its net assets. Profits and income of the fund are reinvested.

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

The currencies used for the investments of the mutual fund is the Euro (EUR), the US dollar (USD) and the national currencies of the countries in which the headquarters of the issuers are based.

The mutual fund is actively managed. The M.F. does not use, include, or imply reference in any way to a benchmark. The transaction cost on the assets of the mutual fund's portfolio has an impact on its return.

The mutual fund is addressed to investors with long-term horizon, without a time commitment. The minimum recommended holding period of the units is 3 years.

The investor may request the redemption or repurchase of the units at any working day by submitting a respective application form.

## Risk and Reward Profile

Lower risk ← Higher risk  
Lower expected reward ← Higher expected reward

|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

- The risk - reward profile presents the price fluctuations of the mutual fund's investments over the past five years. Due to a material change in the investment policy of the mutual fund on 15/11/2019, the calculation of the synthetic risk and reward indicator is based on the benchmark Bloomberg Euro-Aggregate Corporates Index (LECPTRU Index. The benchmark is provided by the manager "Bloomberg Index Services Limited" (with country of origin the United Kingdom) \*. The current risk category may deviate from the one referred to the present.
- The historic data, as used for the calculation of the synthetic indicator, may not be a reliable indication of the future risk profile of the mutual fund.
- The risk category of the mutual fund does not remain the same, but on the contrary, it may change.

- The mutual fund is classified in the 3rd risk category because during the last five years the benchmark showed medium fluctuations. The benchmark's portfolio invests corporate bonds which usually show lower risk and reward in comparison to other investment categories such as foreign government and corporate bonds.

Except for the market risk, 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.

\* The benchmark and its administrator are no longer registered in the ESMA register pursuant to Article 36 of Regulation (EU) 2016/1011, but the possibility of using the above benchmark is still possible until 31.12.2021, as evidenced by the public statement of ESMA from 01.10.2020 (ESMA 80-187-610 "Impact of Brexit on the BMR").

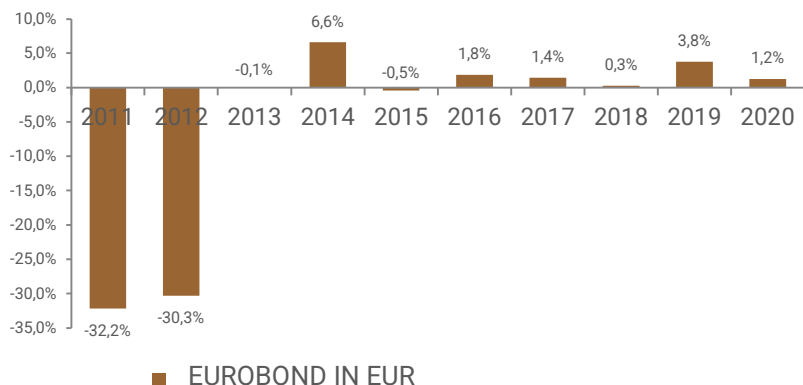
## Charges

The charges refer to unit class (R) of the mutual fund and cover the operating expenses of the mutual fund that include the fees for promoting the subscription and distribution. These charges decrease the possible growth/ return of your investment.

| One-off charges before or after the investment  |       |
|---|-------|
| Commission of subscription  | 8%    |
| Commission of redemption  | 0%    |
| It is the highest rate with which you may be charged either during the participation in the investment or the redemption of your units. |       |
| Charges paid by the assets of the mutual fund over the year.  |       |
| Ongoing charges   | 1.08% |
| Charges taken under certain specific conditions   |       |
| Performance fees  | -     |

- The indicated commissions for subscription and redemption may in certain cases have lower prices. Please contact your investment consultant for further information.
- The ongoing charges calculation is based on the results of the 2020 fiscal year. The ongoing charges may differ every year. The annual report of the mutual fund for every fiscal year includes details on the exact charges imposed.
- The ongoing charges do not include the transaction cost on the assets of the portfolio of the mutual fund, except for the commissions for subscription and redemption paid by the mutual fund at the subscription or redemption of units of another organization of collective investments.
- For further information on the charges, please see section IV. "General information on mutual funds", paragraph "commissions, remuneration and expenses", of the prospectus, available on the website <https://www.europistiaedak.gr>.

## Past Performance



- The mutual fund was launched in 1999 and previous years' return has been calculated in Euro.
- The calculation of the previous years' returns includes the annual charges, except for the commissions for subscription and redemption. The charges that have been taken into consideration in the calculation of the returns are the following: management fees, custodial fees, fees and commissions of transactions performed on the account of the mutual fund, any tax related to the mutual fund and imposed by the current legislation, expenses from the publications that are required by the Law, the remuneration of the certified public accountants, the expenses for the mandatory briefing of the shareholders, according to the legislation in force and the contribution to the Capital Market Commission.

- The diagram has a limited value as a guide for the future returns of the mutual fund since mutual funds do not have guaranteed returns and previous years' returns do not guarantee future returns.
- Returns prior to 15/11/2019 were achieved under circumstances which are no longer valid.

## Practical Information

- The custodian of the mutual fund is Eurobank S.A.
- Further information about the mutual fund, the prospectus, the latest annual and semi-annual report are provided with no charge by the management company and is available in Greek on the website <https://www.europistiaedak.gr>.
- Information on the updated Remuneration Policy of the company, which includes, among others, the method for the calculation of remuneration and benefits, the identity of the persons responsible for the provision of remunerations and benefits, is available in English on the website <https://www.europistiaedak.gr>. A copy of the Remuneration Policy is provided by the management company with no charge in printed form upon request.
- The net assets of the mutual fund, the number of its units, the net price, as well as the subscription and redemption price of the mutual fund are available on the website <https://www.europistiaedak.gr>.
- The mutual fund is subject to the tax legislation of Greece. This may have an impact on the tax obligations of the investor.
- The units of the mutual fund are categorized in class R and class I. Further information about the classes of units may be extracted from the prospectus and the regulation of the mutual fund, which are available on the website <https://www.europistiaedak.gr>.
- European Reliance Asset Management M.F.M.C. is liable for the information provided in the present document "Key Investor Information", only if such information is misleading or inaccurate or is contrary to the content of the prospectus of the mutual fund.

The mutual fund is authorized in Greece and regulated by the Hellenic Capital Market Commission. European Reliance Asset Management M.F.M.C. is authorized in Greece and regulated by the Hellenic Capital Market Commission. This Key Investor Information is accurate as at 05/10/2021.