

Key Investor Information

This document provides key investor information about the Mutual Fund European Reliance Euroinvest Domestic Balanced Fund. 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 EUROINVEST DOMESTIC BALANCED FUND - (UNIT CLASS R)

The management company is European Reliance Asset Management M.F.M.C.

Member of European Reliance Group of Companies

ISIN: GRF000156007

Investment Objective and Investment Policy

The mutual fund invests in a balanced portfolio that consists mostly of Greek Government Bonds and selected shares in companies with headquarters in Greece. The objective of the mutual fund is the benefit of the shareholders by achieving high returns deriving from capital appreciation and income.

For the achievement of this objective, the management company invests the mutual fund's assets in an equity and bonds portfolio. The minimum investment rate in equities or bonds may not be less than 10% of its net asset. The maximum investment rate in equities, bonds or deposits and money market instruments may not exceed 65% of its net asset. The Mutual Fund may invest or have already invested over 35% of its net asset in transferable securities and money market instruments that have been issued or are guaranteed by the Greek Government. The profit and the proceeds of the mutual funds are reinvested.

The mutual fund may proceed to the use of derivatives for the coverage of risks or the coverage of its investment objectives, that may have an impact on its performance.

The currency used in the investments of the mutual fund is the Euro (EURO) and as benchmark, 50% the General Index of the Athens Stock Exchange and 50% the Bloomberg Barclays Series-E Greece Govt All > 1 Yr Bond Index, are used. The benchmark General Index of the Athens Stock Exchange is provided by the manager "Athens Exchange (ATHEX)" that is registered in the Registry of article 36 of EU Regulation 2016/1011. The benchmark Bloomberg Barclays Series-E Greece Govt All>1 Yr Bond Index is provided by the manager «Bloomberg Index Services Limited»

(with country of origin the United Kingdom). 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").

The mutual fund is actively managed with reference to the benchmark, since the management company selects the investments of the mutual fund on a discretionary basis in relation to the above benchmark, so that the mutual fund benefits by specific investment opportunities.

The fixed income securities and the equities of the mutual fund could be included in the benchmark. However, the weighting factors may vary compared to the ones of the benchmark. The investment strategy may limit the impact, on the deviation of the portfolio figures from the benchmark. This deviation may be important. The benchmark of the mutual fund is used for the above reasons and for comparison purposes of the returns.

The transaction cost on the assets of the portfolio of the mutual fund 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 5 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 return Higher expected return

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- The risk - reward profile presents the price fluctuations in the investments of the mutual fund over the past five years.
- The historic data, as used in 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 may change over time. The lowest risk category does not imply a risk-free investment.
- The mutual fund belongs to risk category No. 5 because over the past five years it presented medium to high volatility. Moreover, the portfolio is classified in the high-risk category, due to the limited geographical spread of the investments as it invests only in Greek securities.

The assets of the mutual fund are affected by the following risks:

- Market Risk:** Due to the intense volatility of the stock prices included in this mutual fund.
- Credit Risk:** A significant part of the assets is invested in debt instruments.
- Liquidity Risk:** A significant part of the assets is invested in financial instruments, which, under certain circumstances, may present relatively low liquidity.
- Inflation Risk:** It is the risk related to the decrease of the performance of the mutual fund in fixed prices due to the increase of the overall Consumer Price Index (CPI).
- Sovereign risk:** It is the risk that is related to the institutional and regulatory framework of the State in which the assets of the Mutual Fund are invested.

Charges

The charges refer to unit class (R) of the mutual fund and cover the operating expenses of the mutual fund, that includes 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

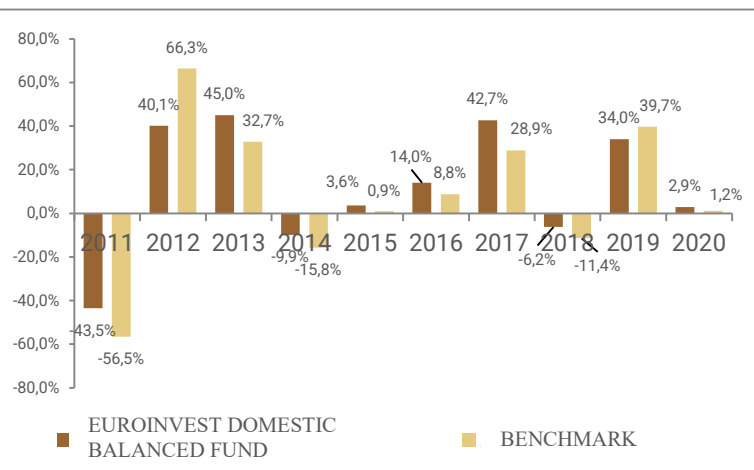
Ongoing charges	2.18%
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Charges taken under certain conditions

Performance fees	-
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- The indicated commissions for the 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 diagram has a limited value as a guide for the future performances of the mutual funds since the mutual funds do not have guaranteed returns and previous performances do not guarantee future performances.

Benchmarks:

- 01/06/2017: 50% the General Index of the Athens Stock Exchange and 50% the Bloomberg Barclays Series-E Greece Govt All > 1 Yr Bond Index. (after renaming the previous benchmark)

- 24/12/2010– 31/05/2017: 50% the General Index of the Athens Stock Exchange and 50% the Bloomberg/EFFAS Bond Indices Greece Govt All > 1 Yr TR.
- 01/05/2008 - 23/12/2010: 50% the General Index of the Athens Stock Exchange and 50% the Lehman Brothers Euro Aggregate Treasury Greece.

- The mutual fund was launched in 1999 and the currency used for the calculation of all past performances is the Euro.
- The calculation of the past performances 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 performances are: the 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.

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 are 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 Greek 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 in Greek 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 07/06/2021.