

Key Investor Information

This document provides key investor information about the Mutual Fund European Reliance European Value 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 EUROPEAN VALUE FUND - (UNIT CLASS R)

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

Member of European Reliance Group of Companies

ISIN: GRF000337003

Investment Objective and Investment Policy

The mutual fund invests mainly in shares of selected large-cap companies, with headquarters in Europe. The objective of the mutual fund is the benefit of the shareholders by achieving high returns deriving primarily by capital appreciation and secondly by dividends.

For the achievement of this objective, the management company invests the assets of the mutual fund in a geographically diversified portfolio of shares companies whose headquarters are located in Europe, and the selection of the portfolio is performed according to strict qualitative and quantitative criteria (profitability, growth prospects, etc.) The investments above consist at least 65% of the net assets. The profit and the proceeds of the mutual fund 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 currencies used for the investments of the mutual fund is the Euro (EUR), the British Pound (GBP), the Swiss Franc (CHF), the Swedish Krona (SEK) and the national currencies of the countries in which the headquarters of the issuers are based. The Benchmark is the Bloomberg European 500 Index, which 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.

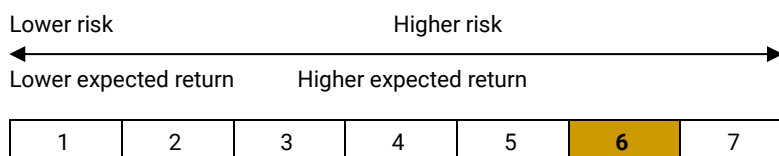
The securities invested by the mutual fund could be included in the benchmark. However, the weighting factors may vary compared to the ones of the benchmark. The investment strategy may limit the impact, on the deviation of the portfolio figures from the benchmark. This deviation may be important. The 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 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 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



- The risk - reward profile presents the price fluctuations in the investments of the mutual fund over the past five years. The calculation of the synthetic indicator is based on the historic data of the benchmark Bloomberg European 500 Index, due to the mutual fund's initiation in 2020 and therefore lack of sufficient data for the past five years. The current risk category may deviate from the one referred to the present.
- 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. 6 because over the past five years the benchmark presented high volatility. The mutual fund's portfolio invests in equity securities that present higher volatility compared to other forms of investment, such as corporate and government bonds.

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.
- Currency Risk:** The changes in the currency exchange rates affect the value of the investment in a currency other than the base currency.
- Liquidity Risk:** A significant part of the assets is invested in financial instruments, which, under certain circumstances, may present relatively low liquidity.

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 subscription and distribution. These charges decrease the possible growth/ return of your investment.

One-off charges before or after the investment	
Commission of subscription	2.5%
Commission of redemption	2%
<i>It is the highest rate with which you may be charged either during the participation in the investment or the redemption of your units.</i>	
Charges paid by the assets of the mutual fund over the year	
Ongoing charges	2.27%
Charges taken under certain specific conditions	
Performance fees	-

- 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 are the estimates of the expected total charges, because of the insufficiency of historical data for year 2020 as the mutual fund was initiated on 27.07.2020. The ongoing charges may change every year. The annual report of the mutual fund for every fiscal year will include 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 acquisition or redemption of units of another organization of collective investments.
- For further information on the charges, 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's year of initiation is 2020, therefore the presentation of historical returns is not possible as there are no sufficient data available.
- Mutual funds do not have guaranteed return and previous returns do not guarantee future returns.

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 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, I1 and I2. 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 11/02/2021.