

## Key Investor Information

This document provides key investor information about the Mutual Fund European Reliance Global Opportunities. 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.



### EUROPEAN RELIANCE MUTUAL FUND

#### GLOBAL OPPORTUNITIES FOREIGN EQUITY FUND - (UNIT CLASS I2)

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

Member of European Reliance Group of Companies

ISIN: GRF000331006

## Investment Objective and Investment Policy

The mutual fund invests mostly in shares of selected large-cap companies, with headquarters outside Greece. 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 asset of the mutual fund in a geographically diversified portfolio of shares, 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 asset. 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 for the investments of the mutual fund is the Euro (EUR) and the national currencies of the countries in which the headquarters of the issuers are based. The Benchmark is the MSCI World Index (Euro), which is provided by the manager "MSCI 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 and for the calculation of the variable performance fees applicable to class I2.

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

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. 6 because over the past five years it 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. Intense volatility of shares 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. The changes in the currency exchanges affect the value of the investment in a currency other than the basic currency.
- Liquidity Risk:** A significant part of the assets is invested in financial instruments, which, under certain circumstances, may present relatively low liquidity. 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 (I2) 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%
Commission of redemption	1.5%
<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	0.67%
Charges taken under certain specific conditions	
Performance fees	up to 25% of any positive difference greater than or equal to one percentage point (1%) between the return on the Class I2 net price and the benchmark* performance

- 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 unit class I2 was launched on 03.02.2020. 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 performance fees and 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>.  
\* The fund's benchmark is the MSCI World Index (Euro).

## Past Performance

- The mutual fund was launched in 2006. The unit class (I2) was launched on 03.02.2020. Therefore, the presentation of the historical returns of unit class (I2) is not possible, as there are no sufficient data for the presentation of previous returns.
- The 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 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 on the <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.