

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**Raiffeisen fond dluhopisové stability, otevřený podílový fond, Raiffeisen investiční společnost a.s.** (hereinafter the "Fund")

ISIN: CZ0008474293

The Fund represents a standard fund.

The Investment Company that manages the Fund (the Management Company): Raiffeisen investiční společnost a.s.,  
Registered Number: 29146739 (hereinafter also the "Company").

### OBJECTIVES AND INVESTMENT POLICY

The characteristics of the Fund are that of a bond investment fund. The object of the Fund is to achieve regular yields by way of investments primarily in bonds, money-market instruments, and bond funds denominated in CZK and issued – inter alia – by governments, supranational institutions or entities with high credit ratings. To a smaller extent, portions of the assets may be invested in some selected foreign currencies. It is within this strategy that the Fund may invest in financial derivatives potentially serving currency hedging. Up to 100 % of the value of the assets of the Fund can be invested in investment securities and financial market instruments which were issued or which are guaranteed by the Czech Republic. More detailed information is available in Chapter 8 of the Fund Prospectus. The Fund represents a capitalisation fund.

The performance of the Fund is measured in CZK. The Fund is managed actively and does not copy or follow any specific index or indicator.

The Company cannot guarantee the achievement of the investment aim and no third party guarantees for protection of the investors are provided.

Fund units are issued and redeemed usually on each business day for the current value set in accordance with the Fund Prospectus. Further information about unit issues and redemption is specified in Chapter 13 of the Fund Prospectus.

Recommendation: The Fund may not be suitable for investors planning to recover their invested pecuniary funds within a term shorter than two years.

### RISK AND REWARD PROFILE

Potentially lower reward ← Lower risk			Potentially higher reward → Higher risk →			
1	<b>2</b>	3	4	5	6	7

The Fund is placed in Risk Group 2.

The Synthetic Indicator 1 to 7 takes into account the fluctuation of the value of the units and shows the potential reward of investments in relation to the degree of risks inherent in the Fund. The higher the number, the higher the potential reward but the less foreseeable the reward, and investors could therefore suffer a loss. However, even the lowest number does not mean that an investment is entirely free of any risk; it rather indicates that in comparison to higher numbers the investment offers a lower but more foreseeable reward.

The indicator value was determined based on historical information, which is not always a reliable guide when it comes

to the future risk profile of the Fund. The risk and reward indicator is regularly re-assessed and its value can fluctuate up and down.

A typical investor should be aware of the risks associated with investments in bonds, money market instruments and other instruments bearing the risk of bonds (including but not limited to credit, interest, foreign-exchange and concentration risk) and should be prepared to accept the risk of possible loss resulting from the investment.

The value of investments can rise and fall. No return on such investments is guaranteed. More detailed information is available in Chapter 9 of the Fund Prospectus.

### CHARGES

#### **One-off charges taken before or after you invest**

**Entry charge** (a surcharge paid by investors from invested amounts)

up to **1 %**

**Exit charge** (a deduction from redeemed amounts)

**0 %**

This is the maximum amount that might be taken out of investors' money before it is invested or before the proceeds of such investments are paid out. In some cases the charge can be lower or zero. Details about the current amounts of entry and exit charges can be obtained from your financial advisor or distributor, or at [www.rfis.cz](http://www.rfis.cz).

### **Charges taken from the fund over a year**

#### **Ongoing charge (TER)**

**0,37 %**

The ongoing charge covers charges and other payments taken from the Fund assets in respect of the previous financial year ending December 31, 2019 (such costs are reflected in the performance of the relevant investment; they are not charged directly to investors). These figures may vary from year to year.

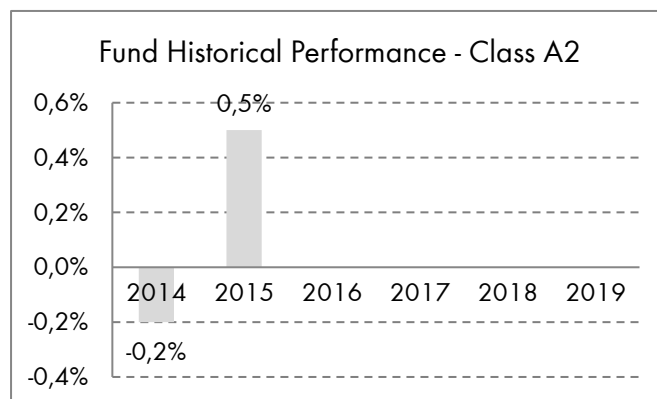
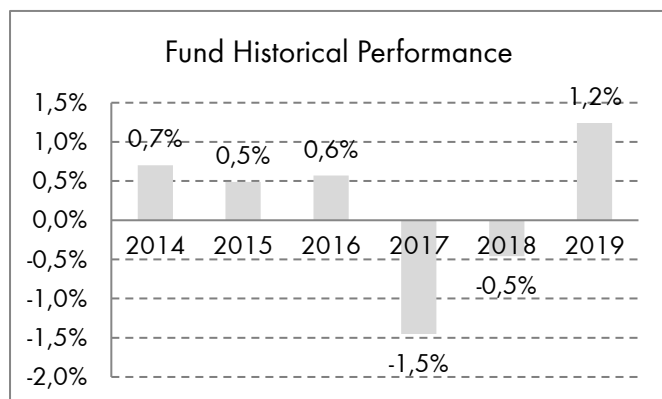
**Charges taken from the Fund under special conditions** (the costs reflect in the performance of the relevant investment, they are not billed directly to investors)

#### **Performance charge**

**none**

The aforementioned charges and costs are used, inter alia, to cover the costs of the operation of the Fund, including any costs of public offerings and promotions, and they reduce potential investment growths. Further information about such charges and costs can be found in Chapter 14 of the Fund Prospectus.

### **HISTORICAL PERFORMANCE**



The determination of historical performance is based on the Fund net asset value and on the assumption that all Fund yields will have been re-invested. Any information on the historical performance of the Fund does not serve as an indicator of future performance. The determination of the Fund historical performance incorporates all and any fees and costs paid from the Fund assets, with the exception of any potential entry and exit fees (surcharges and deductions) related to the issuance and redemption of the Fund Units. The Fund has existed since 2014. The Fund performance is measured in CZK. More detailed information is available in Chapter 10 of the Fund Prospectus. Subject to an amendment of the Prospectus the Class A2 Units were transformed to Class A1 Units, as of July 22, 2016.

### **PRACTICAL INFORMATION**

#### **Fund depositary:**

UniCredit Bank Czech Republic and Slovakia, a.s.

#### **Contact point for additional information:**

Raiffeisen investiční společnost a.s.

Address: Hvězdova 1716/2b, 140 78 Praha 4

Hotline: 800 900 900, E-mail: info@rb.cz, www.rfis.cz.

Copies of the Prospectus and the latest Annual Reports and the Semi-annual Reports of the Fund are available free of charge in Czech at sales points or at the Company Headquarters, or in the electronic format at the website [www.rfis.cz](http://www.rfis.cz). Remuneration information, including a description of the manner of determination of incentives, and identities of officers in charge of their awarding, can be viewed at [www.rfis.cz](http://www.rfis.cz), and can be obtained, free of charge, in a hard copy upon request.

The Company will compensate investors in the Fund for detriment arising to them if the data specified in this statement of key information are unclear, untruthful, misleading or deceptive, or are not in accordance with the data specified in the Fund

Prospectus; otherwise, it will not compensate for detriment arising to investors through other incorrectness or incompleteness of data specified in the statement of key information.

The mutual fund was authorised in the Czech Republic. The Investment Company managing the Fund is authorised in the Czech Republic and regulated by the Czech National Bank.

This document with key investor information was executed in Czech and English language. In case of any discrepancy between the Czech and English wording the Czech version shall prevail.

Subject to an amendment of the Prospectus approved by Decision ref. no. 2016/063386/CNB/570 dated 31.5.2016, of the Czech National Bank, the Class A2 Units were transformed to Class A1 Units, as of July 22, 2016.

Since February 17, 2020 Fund units are not formally labeled as individual class, because they are the only kind of Fund units issued by the Fund.

The present Key Investor Information was issued on February 17, 2020.