

## 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 optimálního rozložení, otevřený podílový fond, Raiffeisen investiční společnost a.s** (hereinafter the "Fund")

Class A1 - Capitalisation	Class A2 - FWR MULTI ASSET 2	Class A3 - Premium
ISIN: CZ0008474731	ISIN: CZ0008474749	ISIN: CZ0008474756

The Fund represents a special collective investment fund.

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

### OBJECTIVES AND INVESTMENT POLICY

The characteristics of the Fund are that of a mixed fund. The Fund invests in various types of assets on various markets, primarily in money market instruments, bonds or similar securities (Government or corporate bonds, and/or other securities accepted for trading on a regulated market or another market approved by the Czech National Bank) and their derivatives (40 - 100 % of the Fund assets), in equity and commodities and other instruments bearing equity risk, or commodities and their derivatives (0 - 60 % of the Fund assets) and foreign currencies. The Fund applies derivatives for the purposes of implementing its investment strategy. Other funds' units may form up to 100 % of the Fund assets. Decisions on the Fund investments are regulated by the internal quantitative model.

The Fund does not concentrate on any specific industrial branch, sector or region. The performance of the Fund is measured in CZK. The Fund represents a capitalisation fund. The Fund does not intend to copy or follow any specific index or benchmark.

More detailed information is available in Chapter 8 of the Fund Prospectus.

The Fund issues various types of units designated in short as A1, A2 and A3 units. More specific information on the various classes of the share certificates will be specified in the CHARGES section of this statement and in Chapters 12 and 14 of the Fund Prospectus.

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 five years.

### RISK AND REWARD PROFILE

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

The Fund is placed in Risk Group 4.

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.

In view of the date of the establishment of the Fund, the actual historical values of the Units cannot be used, so the calculation is

based on modelled trends derived from the expected placement of assets. 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.

The risks to which an investor is exposed when investing mainly comprise market risks, currency risks, credit risks, and risks of insufficient liquidity.

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)

**Exit charge** (a deduction of the redeemed amount)

Class A1	Class A2	Class A3
up to <b>3 %</b>	up to <b>3 %</b>	<b>0 %</b>
up to <b>3 %</b>	up to <b>3 %</b>	<b>0 %</b>

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 assets over a year

**Ongoing charge**

Class A1	Class A2	Class A3
<b>1,37 %</b>	N/A*	N/A*

The ongoing charge covers charges and other payments taken from the Fund assets in respect of the previous financial year ending 31 December 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.

\*No Class A2 and A3 fund units were issued.

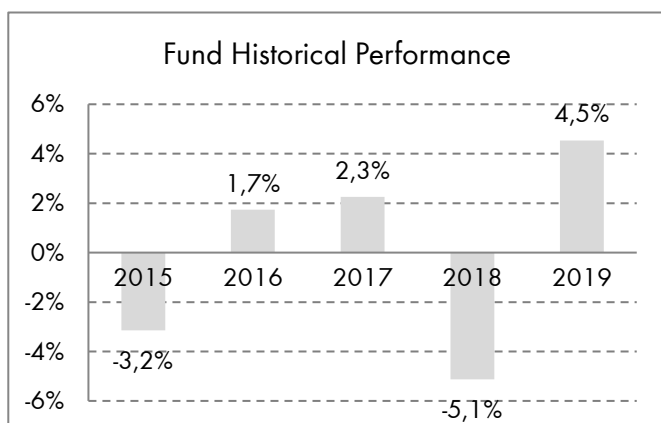
### Charges taken from the fund under certain specific conditions

(such costs are reflected in the performance of the relevant investment; they are not billed directly to the investor)

**Performance fee** up to **20 % of the profit**

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 2015. The Fund performance is measured in CZK. More detailed information is available in Chapter 10 of the Fund Prospectus.

## 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](mailto:info@rb.cz)

[www.rfis.cz](http://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 Investment Company managing the Fund is authorised in the Czech Republic. The Company managing the Fund is regulated by the Czech National Bank.

This 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.

This Key Investor Information was executed as of February 17, 2020.