

KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not a 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 zářijový zajištěný fond, otevřený podílový fond, Raiffeisen investiční společnost a.s. (hereinafter the "Fund").

ISIN: CZ0008475910

The Fund represents a special 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 Fund is mixed guaranteed fund. The Fund's aim is to accomplish achievement or growth of participation fund unit value in guaranteed period at least in the amount of guaranteed value as of the last day of the guaranteed period.

Fund appreciation depends on reaching Fund's investment objective, which will be executed by allocating Fund's assets in conservative (up to 100%) and risk instruments (up to 20%), while their mutual percentage representation will be actively managed by the CPPI method (Constant Proportion Portfolio Insurance). Fund intends to concentrate its investments primarily in bonds and money market instruments emitted by the Czech Republic, member state or central bank of OECD state, reputable international institution or other similar entities, or appreciate in the form of bank deposits. No higher than 20% of the net asset value will be invested in risk instruments within the whole world. Within the Fund's strategy can be substantially arranged derivate trades, which will be used on one side used to realize investment strategy and on another side as a technique to manage the Fund. Shares in other funds can form up to 100% of the net asset value of the Fund.

The Fund does not concentrate on any specific industrial branch, sector or region. The performance of the Fund is measured in

CZK. The Fund is actively managed within the approved investment strategy and does not intend to copy or follow any specific index or benchmark. Specific criteria of social responsible investing (ESG criteria) are not taken into consideration within the investment strategy of the fund. More detailed information is available in Chapter 8 of the Fund Prospectus.

The Fund is designated for conservative investors with approximately three-year investment horizon, who search for an opportunity to place their financial resources. The Fund is suitable for investors with basic knowledge of capital markets principles and tools.

The Fund units are usually issued and redeemed once a month for the current value set on the relevant trading day in accordance with the Fund Prospectus. The Fund represents a capitalisation fund. For further information about issues and redemptions of the Fund units, please, see 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 three years.

RISK AND REWARD PROFILE

← Potentially lower reward			Potentially higher reward →			
← Lower risk			Higher risk →			
1	2	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 it 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.

The risks inherent in the Fund derive, in particular, from market, currency, interest rate, credit and liquidity risks. The investors should be prepared to accept the risk of possible loss resulting from this investment or not reaching the participation certificate desired value increase. The value of investments can rise and fall. No return on such investments is guaranteed. For more information, please, see Chapter 9 of the Fund Prospectus.

CHARGES

One-off charges taken before or after you invest

Entry charge (surcharge, to be charged to the investor)

up to **5 % of the invested amount**

Exit charge (deduction, to be charged to the investor)

up to **5 % of the redeemed amount**

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.

Charges taken from the fund over a year

Ongoing charge

0,17 %

The ongoing charge covers charges and other payments taken from the Fund assets in respect of the previous financial year ending September 30, 2021 (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 under special conditions from assets of the Fund

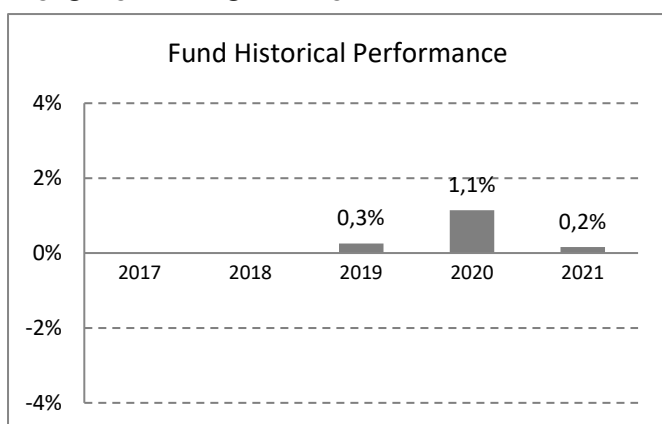
(Such costs are reflected in the performance of the relevant investment, they are not billed directly to the investor.)

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. Performance fee of up to 20% from positive economic result before tax for respective accounting period can be applied, due for payment at the end of the period. For further information about the charges, please, see 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 2019. 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: +420 234 401 111, E-mail: info@rb.cz, www.rfis.cz.

Raiffeisen investiční společnost a.s. has been issued the appropriate licence in the Czech Republic and it is supervised by the Czech National Bank.

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. 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, and can be obtained, free of charge, in a hard copy upon request.

This Key Investor Information was executed as of September 30, 2022.

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 Fund came into being on its registration in a list maintained by the Czech National Bank pursuant to Section 597(b) of the Investment Companies and Investment Funds Act, made on August 1st, 2019. As of September 30, 2022, the name of the fund changed from its original title of "Raiffeisen roční zajištěný fond" to its current name.

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.