

ČSOB Expertiza růstová

All you need for your investment journey



The world of investments can sometimes be as unpredictable as your journey through life. You never know where it will take you. We cannot manage your life, but you can leave investment concerns to our experts. With our fund ČSOB Expertiza růstová, your investment is managed by our experts. The fund's motor comprises long-term investment strategy and that is **why ČSOB Expertiza růstová devotes an increased attention to the effort to reduce the risk of decline**. A part of the fund also comprises a "brake", because we know that we handle the losses worse than we enjoy the profits. However, our fund can hit the gas at the right time to get the most out of the growth potential on the financial markets. Thanks to expertise, your investment can easily adapt to each market condition so you can enjoy a life journey.

Why to invest here?

- Easy and professional solution for dynamic investors.
- New take on investing – invest with head and heart, take emotions along.
- A single fund for a sound portfolio basis.
- You share the success of firms from all over the world.

Tip: Invest regularly from CZK 500 per month.

How we take care of your investment?

- **We do not put all your money on one card** – a broad spread of investment across classes of assets, regions, industries, and topics based on the KBC/ČSOB Asset Management investment strategy.
- **We actively manage the fund and uniquely combine different investment techniques** – In the event of greater volatility in the financial markets, a part of the fund portfolio may be reinvested into assets with a lower risk (money market and deposit). If shares grow faster than bonds or vice versa, the portfolio manager can sell less efficient assets and buy assets with higher performance.
- **We place particular emphasis on reducing the risk of decline** – because we know that we handle the loss worse than we enjoy the profit.

! Before investing we recommend to get familiar with risks on page 2 in section What you should know.

How to start?

In order to start investing, it is sufficient to sign a contract with us at the branch. Then you can use our consultancy or the ČSOB Investice portal.

When you can withdraw money?

You can withdraw money from the fund at any given business day at the current market value. You will have the paid up amount on your account within five business days, and you will not pay any fees.



"No one likes to lose. This is true both in life and in investing. We are more emotional about losses than we handle a similar size of profit. That's exactly what ČSOB Expertiza růstová takes into consideration."

David Moravec, business director, KBC AM, ČSOB pobočka

Who is the fund for?

The fund is for clients with an investment profile:

Dynamic and higher

You do not know what it means?

This type of client emphasizes the balance between the return potential and the volatility of the investment value. He expects a return typically exceeding the return on ordinary bank deposits.

Product score: Allows the comparison of the savings and investment products from the ČSOB/KBC Group in terms of risk. It takes into account amongst others the volatility of the investment.



If you are using portfolio investment advisory, ask your investment adviser to evaluate whether this product is suitable for you.

Synthetic risk and return indicator (SRRI) **4** on the scale from 1 to 7

It is based on legislation and allows for the comparison of collective investment funds in the market. It shows the historical variability of the fund value and hence the riskiness of the investment, but it has a limited use to estimate the risk in the future.

Basic characteristics

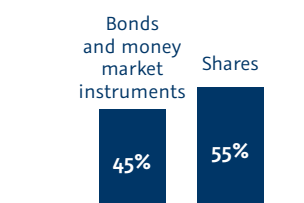
POSSIBLE RETURN



RECOMMENDED LENGTH OF INVESTMENT



NEUTRAL FUND COMPOSITION



Maximum return is not limited, minimum return is not set.

Detailed information on the significance of the Product Score and the Synthetic Risk and Return Indicator, how they are calculated and updated can be found at www.csob.cz or you can obtain IT with your banker.

Fees

Fund entry fee	1.5% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Typ	Mixed fund
ISIN	LU1684805986
Vznik fondu	6 December 2017
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	Czech crown (CZK)

What you should know

The value of the investment may fluctuate over time; the return on the invested amount is not guaranteed.

ČSOB Expertiza růstová is a fund of the funds with a maximum share of 45%. The money market, bond and equity ratio of the portfolio is driven by a mathematical model. The fund of the funds invests primarily in securities issued by other funds.

The ČSOB Expertiza růstová portfolio should do better than a traditional mixed portfolio with a similar neutral allocation, for example, in the event of a significant decline in the financial markets or in case of a longer growing trend of shares or bonds. Conversely, in the event of greater fluctuations in the markets or a sudden change in the trend, the performance of the fund may lag behind.

Techniques used to mitigate the decline in the fund value or to exploit the potential of financial markets may cause the fund to cause a loss in certain circumstances. Such situations can occur, for example, if the development of markets differs from the assumptions underlying such techniques, if there is a sharp fluctuation in the financial markets or if issuers of investment instruments purchased by the fund fail, etc.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Credit risk comprises a situation where the issuer or the counterparty – most often the issuer of a bond – fails to fulfill its obligation.
- The risk of inflation means the risk of depreciation of the purchasing power of an asset by rising prices of goods and services in the economy.
- Risk of capital protection because the fund does not provide protection for the investment.
- The return risk, which reflects the volatility of the stock market.

The fund may invest in investment securities, money market instruments, securities or book-entry securities issued by the collective investment fund, deposits, financial derivatives, liquid assets and other instruments.

ČSOB Expertiza růstová fund is a sub-fund of the Luxembourg investment fund Global Partners.

This material is informative only and is not a bid or a public offer. Mutual funds, unlike conventional deposit products, do not fall under the deposit guarantee scheme and do not have guaranteed security. Detailed information including fee/cost information and risks can be found in the "key investor information" document (in Czech) and document "How to determine the product score" (in Czech) and/or in the fund prospect (in Czech, Slovak or English) available at www.csob.cz or you can request these materials in paper form from your banker.

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