

## KEY INFORMATION DOCUMENT

### General information

#### **Purpose**

This document provides you with key information about this investment product. It is not a marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product; and to help you compare it with other products.

#### **Product**

FWR Strategy 45 ESG, otevřený podílový fond, Raiffeisen investiční společnost a.s., ISIN: CZ0008476157 (hereinafter the „Fund“)

#### **Product manufacturer (the management company)**

Raiffeisen investiční společnost a.s. based in Hvězdova 1716/2b, 140 78 Praha 4 - Nusle, Czech Republic, ID 29146739, [www.rfis.cz](http://www.rfis.cz), for additional information call +420 234 401 111; supervision authority: Czech National Bank based in Na Příkopě 28, 115 03 Praha 1, Czech Republic, [www.cnb.cz](http://www.cnb.cz).

This key information document was executed as of February 15, 2022.

You are about to purchase a product that is not simple and may be difficult to understand.

### What is this product?

#### **Type**

The Fund is an open-end mutual fund, which is not a legal entity; and it is created for an indefinite period. The Fund is a qualified investor fund.

#### **Objectives**

The aim of the Fund investment strategy is medium-term and long-term mild capital growth, measured in Czech crowns (CZK). Return on investment depends on the development of individual portfolio constituents to which the Fund invests in and it is possible to ascertain from the development of current Fund unit value. More detailed information about limits and investment objectives conditions is available in the Fund prospectus in chapter 8.1.

#### **To whom is this product intended to**

The Fund is intended for a qualified investor as referred in Act no. 240/2013 Coll. with investment experience into various types of assets, besides other things money market instruments, collective investment funds, equities and bonds including structured investment instruments. This Fund may not be suitable for investors planning to recover their invested pecuniary funds within a period shorter than 5 years.

There is no fixed maturity date and the product cannot be automatically terminated. The product manufacturer can decide on product transformation or liquidation, or on suspension of issuance or redemption of the Fund units, under the conditions set by the law.

### What are the risks and what could I get in return?

#### **Risk and reward profile**

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

The synthetic indicator assumes that you will keep the product for at least the recommended investment horizon. The real risk may substantially differ, if you redeem your investment early, and you may obtain back less. You may not be able to carry out the redemption easily or early or you may have to carry out it for the price, which will substantially influence, how much you gain back. There may be a long period for the investment cancellation – more in the section “How long should I hold the investment, can I take money out early?”

The synthetic indicator helps you to compare the risk level of this product with other products. It shows how probable is, that the product will lose money due to market movements or because we are not able to pay you. This product is placed in Risk Group 4 out of 7, which is medium risk profile. This places the possible future performance losses on medium level and it is improbable, that the gains may be negatively influenced by unfavorable market conditions. Beware of currency risk. You may receive payments in different

currencies, so the final gain you will receive, will depend on exchange rate between those two currencies. This risk is not considered in the above-mentioned indicator.

This product does not cover any guarantee against future market performance, so you may lose part or the entire investment.

### Other important risks

Market risk is associated with unfavorable movement of price or value of individual assets in the Fund possession. It emerges from specifics and development of the whole economy, and is therefore common to all financial instruments in the given economy.

Currency risk is the possibility of losses and gains emerging from future currency rates changes.

Liquidity risk means, that issuer loses ability to meet its financial obligations during time, when they become due for payment or will not be able to finance its assets.

Credit risk is a risk that the issuer or the counterparty is unable to fulfil its financial obligations according to terms of the contract; that can cost a severe loss of the investment value. There is no capital guarantee against credit risk.

### Performance scenario

The following examples clarify above set goals and investment policy for investment of 5 000 000 CZK.

Scenario		1 year	3 years	5 years
Stress	How much could you get in return after costs payment	4 269 000 CZK	3 945 085 CZK	3 834 412 CZK
	Average yield each year	-14,62% p.a.	-7,60% p.a.	-5,17% p.a.
Unfavorable	How much could you get in return after costs payment	4 615 250 CZK	4 314 687 CZK	4 190 651 CZK
	Average yield each year	-7,70% p.a.	-4,80% p.a.	-3,47% p.a.
Moderate	How much could you get in return after costs payment	5 231 500 CZK	5 661 718 CZK	5 925 533 CZK
	Average yield each year	4,63% p.a.	4,23% p.a.	3,46% p.a.
Favorable	How much could you get in return after costs payment	5 561 500 CZK	6 308 188 CZK	6 575 161 CZK
	Average yield each year	11,23% p.a.	8,06% p.a.	5,63% p.a.

This table shows the amount of money, you may get in return in the recommended investment horizon, according to different scenarios, assuming you will invest 5 000 000 CZK. Mentioned scenarios show how your investment could work. You can compare them with scenarios of other products. Presented scenarios are determined on the estimation of future performance based on past evidence, how value of this investment varies and is not an accurate indicator. What you gain will vary based on how performing the market is and how long you keep the investment. Stress scenario shows what you could get back during extraordinary circumstances on the market and it does not take into account a situation, when we are not able to pay you. Mentioned figures include all costs of the product itself, but do not have to include all costs, which you will pay to your consultant or distributor. Figures do not take into account your personal tax situation, which can also influence how much you get in return. Your maximum loss would be a loss of your whole investment.

### What happens if the company is unable to pay out?

Fund capital is separated from the capital of the management company. The investment value is not dependent on the management company capital value. Investor can face financial loss because of failure of another subject, other than the management company, such subject can be among others Czech bonds issuer or derivatives counterparty in the Fund property. There is no system of compensations or guarantees for investors, in case the investment value decreases.

Investor is, under the conditions set by the law, always entitled to ask for Fund units redemption. The management company is obliged to redeem Fund unit no later than one year after the request filling according to the prospectus. In case the management company is not able to carry out the redemption in one year after the request filling, it is a law violation and supervision authority intervention is to be expected. This will e.g. lead to change of the management company or adopting other measures in such way, that the investment value would be paid to the shareholder.

### What are the costs?

Reduction in yield (RYI) shows, what impact will the total costs, which you pay, have, on the yield that you could gain. Total costs take into consideration one-off charges, ongoing charges and charges taken under special conditions from assets of the Fund.

The amounts listed here represent cumulative costs of the product itself for three different holding periods. They include possible exit charges. The figures assume that you invest 5 000 000 CZK. These figures are estimates and may change in the future.

### Costs in time

Table shows the impact of different types of costs on what you get in return in the recommended investment horizon and different cost categories.

INVESTMENT 5 000 000 CZK	In case you request redemption after 1 year	In case you request redemption after 3 years	In case you request redemption after 5 years
Total costs	83 500 CZK	272 460 CZK	493 950 CZK
Reduction in yield (yearly)	1,67 %	1,82 %	1,98 %

Person, who sells you this product or provides you with consulting, can charge you for other costs. If so, this person will provide you with information about these costs and will clarify the impact, these costs will have on your investment in time.

### Costs structure

Table below shows the annual impact of various types of costs on the investment yield, which you could get at the end of the investment horizon; and meaning of various cost categories.

One-off charges	Entry charge (surcharge)	not determined	Impact of costs, which you pay, when you start to invest. Impact of costs is already included in the price (That is the maximum, which you will pay and you could pay less). That includes product distribution costs.
	Exit charge (deduction)	not determined	Impact of costs on termination of your investment, when it reaches maturity.
Ongoing charges	Transactional portfolio fee	0,15 %	Impact of costs, which we have for purchase and sale of underlying investment instruments into the product.
	Other ongoing charges	1,15 %	Impact of costs, which we spend every year on management of your investment.
Side charges	Performance fee	up to 20% of the profit	We charge the performance fee from your investment, when the product surpasses its reference index. 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.
	Capital gain bonus	not determined	Impact of rewards for capital gain.

### How long should I hold the investment, can I take money out early?

The recommended investment horizon is at least 5 years, because due to the Fund investment strategy, the value of Fund units can be under considerable divergence. Investment cancellation happens through unit redemption. Fund unit is redeemed for the price that equals to its current value, announced and valid for workday on which the management company received your redemption request from the distributor. If you fill the request in unsuitable time, it can lead to financial loss. Fund units redemption takes place without undue delay after the day of written request delivery (usually in 5 work days after trade day), at most in one year according to the Prospectus. Potential fees for Fund unit redemption are included in the exit charge. The minimal amount of individual redemption is not set.

### How can I complain?

- in a written form at the address of Raiffeisen investiční společnost a.s.
- during meeting with your personal Raiffeisenbank a.s. banker
- over the phone line +420 234 401 111
- via e-mail address [reklamace@rb.cz](mailto:reklamace@rb.cz)

Additional information can be found at [www.rfis.cz](http://www.rfis.cz).

### Other relevant information

Fund depository: 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, infoline: +420 234 401 111, e-mail: [info@rb.cz](mailto:info@rb.cz)

This Fund can be offered publicly, but only qualified investor as referred in Act no. 240/2013 Coll. can become a shareholder. Specific criteria of social responsible investing (ESG criteria) are taken into consideration within the investment strategy of the fund. Other documents that are available according to the law: Fund prospectus and information according to Sec. 293 (1) Act no. 240/2013 Coll., if not included in the Prospectus. Additional information about the Fund can be found at [www.fwr.cz](http://www.fwr.cz).

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