



History shows that a good investor who wants to make money should hold at least part of their portfolio in shares. ČSOB Bohatství invests in attractive companies that set the pace of today's times. We can no longer imagine life without the Internet or mobile phones (Alphabet, Apple). We can buy goods as well as vacations online (Amazon, Booking). We can insure ourselves (Allianz, Axa). When doing sports, we cannot do without quality equipment (Adidas, Nike). We can watch a fairy tale with our children or find out what's new in the world of Star Wars (Walt Disney). We can go to visit friends and family in the most popular Czech car (Škoda - Volkswagen) and pay for everything by card (Visa, MasterCard).

Why to invest here?

- You invest in constantly growing companies around the world in order to share their success.
- The fund is managed by our experts who track the development of the markets for you and invest according to the current situation.
- Currency risk is mostly hedged. In case the cost of hedging is deemed disproportionately high, the foreign currency positions may be partially unhedged.

Tip:
Invest regularly
from CZK 500
per month.

What do you invest in?

- Mutual fund ČSOB Bohatství invests in **reputable companies**, which promise long-term growth.
- You will be a co-owner of big brands like **Alphabet (Google), Apple, Visa, MasterCard, Walt Disney, Unilever, Volkswagen, LVMH (Louis Vuitton)** and way more.



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, just sign the contract at a branch or in internet banking. You can then use our advisory service or the ČSOB Investment Portal for online management of your portfolio.

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 three business days, and you will not pay any fees.



"Get rich by investing in sneasful businesses that are part of your everyday life."

Pavel Kopeček, portfolio manager of the fund, has more than 17 years of experience in investment and financial markets.



"I manage the bond component so that you can sleep peacefully."

Martin Horák, portfolio manažer dluhopisové části fondu, has more than 21 years of experience in investment and financial markets.

Who is the fund for?

The fund is designed for retail clients with basic investment knowledge who are aware of the risks associated with investing in conventional investment funds and their attitude to risk is:

Defensive 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.

Summary Risk Indicator (SRI): This is based on the legislation and allows comparison with other products. The indicator reflects the volatility of the fund value resulting from market developments.



Product score (PS): 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.

PS3 on a scale of PS1 to PS7

If you use portfolio investment consultancy, ask your investment specialist or your banker to evaluate whether this sort of fund would be a suitable addition to your finance product portfolio.

Basic characteristics

POSSIBLE RETURN



MINIMAL RECOMMENDED HOLDING PERIOD



POTENTIAL RISKS



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

For detailed information on the meaning of the Summary Risk Indicator and Product Score and how they are calculated and updated, please visit www.csob.cz or contact your investment specialist or banker.

Fees

Fund entry fee	1.5% from invested amount, in the case of an investment through the ČSOB Drobné service, the investment is without an entry fee
Fund exit fee	0% from withdrawn amount

Parameters

Type	Special mixed fund
ISIN	770000002244
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	CZK

What you should know

The value of the investment may fluctuate over time and the return on the invested amount is not guaranteed. The client expects a regular return in the form of dividends or interest, and/or an increase in the investment value over time. The client expects the investment value to be preserved, or to receive regular return on the invested amount in the form of dividends or interest, or for the value of the invested amount to grow over time.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.
- 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.

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.

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 or in English) available at www.csob.cz or you can request these materials in paper form from your banker.

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