

EUR R01

Fond budúcnosti



Global equity fund focused on thematic investing - factors and megatrends

Investment Policy

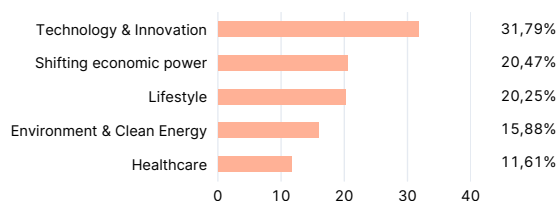
The fund Erste Asset Management GmbH, Fond budúcnosti, o.p.f. invests funds in stocks of companies based on the analysis of their fundamental parameters and the setting of their business models to achieve additional returns in the fund resulting from the selection of individual stock titles with above-standard yield potential within individual sectors of the economy. The strategic share of equities in the fund is 100%. The management company focuses on equities that it assumes are or will become part of megatrends in the future. Megatrend is defined by the management company as a significant and long-term change that will fundamentally affect the global economy, companies, society and consumer behavior. At the same time, the management company manages the fund based on the use of growth, value, dividend and quality factors. The use of these factors diversifies risk and increases the fund's resilience over different market cycles, while leading to more stable, sustainable and attractive long-term results for the fund. The currency risk in the fund is actively managed. The fund is not specifically focused to any industry, sector or region.

Please note that investing in securities also involves risks besides the opportunities described.

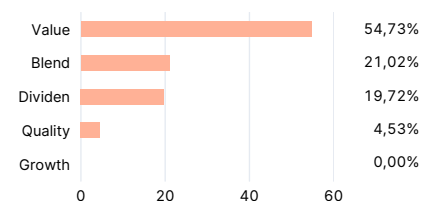
The fund employs an active investment policy and is not oriented towards a benchmark. The assets are selected on a discretionary basis and the scope of discretion of the management company is not limited.

Portfolio Allocation

Trends (multiple allocation possible)



Factors



Past performance is not a reliable indicator of the future performance of a fund.

Performance in chart

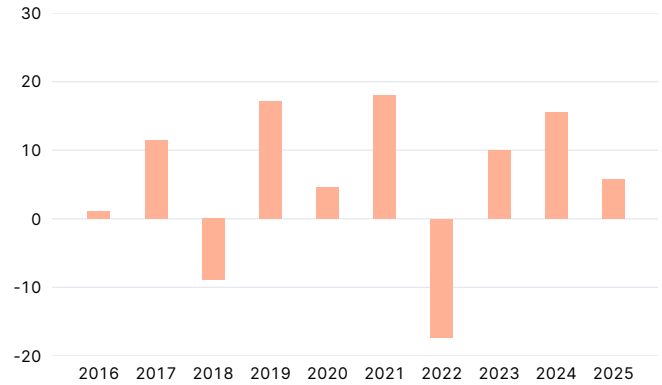


Adjusted calculated value (basis 100) between 01.02.2016 to 30.01.2026

Year to date	1 year	3 years	5 years	10 years	Since launch
1,9%	5,5%	9,4% p.a.	6,1% p.a.	6,0% p.a.	3,8% p.a.

Fund/Tranche

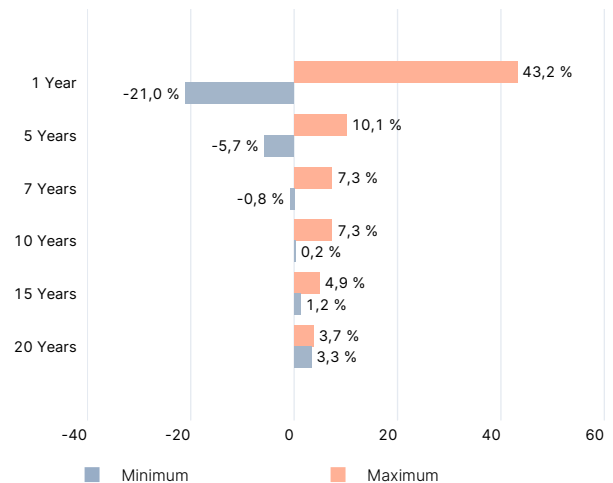
Yearly performance



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1,0%	11,5%	-9,0%	17,1%	4,6%	18,0%	-17,3%	10,0%	15,6%	5,8%

Presented performance (time-weighted rate of return) includes fees paid by the fund. Any other fees, that might be applicable on purchase, any individual transaction specific costs or ongoing costs or costs imposed by the credit institution maintaining the clients custody account are not considered.

Min / Max performance annualized without benchmark



Risk indicator according to PRIIPs KID (SRI)¹



Recommended holding period in years



¹ KID: Key Information Document, SRI = Summary Risk Indicator

Share classes

Share certificate type	Frequency of dividend distribution	ISIN	Currency	Unit price
Accumulating share	-	SK3110000344	EUR	0,070649

Fund key facts



Net asset value	EUR 212,96 Mio.
Day of first issue	28. 7. 2005
Fund financial year	01.01. to 31.12.
Purchase fee for single investment	2,00%
Purchase fee for regular investment	0,00%
Redemption fee for single investment	0,00%
Redemption fee for regular investment	1,80%
Management Fee up to	1,60% p.a.
Custodian bank	Slovenská sporiteľňa, a.s.
Investment company	Erste Asset Management GmbH, pobočka Slovenská republika
Value date	Order day +1
Contact	contact@erste-am.com

Sustainability



Sustainable according to SFDR	No
Consideration of environmentally sustainable economic activities according to taxonomy regulation	No
Consideration of Principal Adverse Impacts (PAI criteria)	No

Advantages for the investor

- ✔ Investment in selected global equities reflecting megatrends (long-term prospective trends).
- ✔ Selecting stocks using growth, value, dividend and quality factors to increase the fund's resilience over different market cycles and to achieve more sustainable and attractive long-term results.
- ✔ Multi-region and multi-sectoral portfolio allocation of fund.
- ✔ Eligible for regular investment.
- ✔ Option to request redemption of units on a daily basis.

Risks to be considered

- ⚠ Market risk - the value of shares changes over time and can fluctuate significantly.
- ⚠ Currency risk - the fund is affected by exchange rate movements on investments in foreign currencies.
- ⚠ Other risks - liquidity risk, counterparty risk, concentration risk, operational risk.
- ⚠ A full description of the risks and their impact on the fund is set out in the fund's prospectus.
- ⚠ The investment may also end in a loss.

Further information on the technical terms used can be found on the ERSTE ASSET MANAGEMENT homepage under the heading Investing Money/Funds ABC. [FondsABC](#)

This is a marketing announcement. Before making any investment decision, review the Fund's Articles of Association, the Fund's sales prospectus, and Key Information Document, which can be obtained in Slovak language at all points of sale of the management company and at www.erste-am.sk. The mutual fund Fond budúcnosti is managed by Erste Asset Management GmbH, with registered office: Am Belvedere 1, 1100 Vienna, Austria, registered in the Commercial Register of the Commercial Court of Vienna under registration number 102018 b, which operates in the Slovak Republic through Erste Asset Management GmbH, pobočka Slovenská republika, with registered office: Tomášikova 48, 832 65 Bratislava, ID No.: 51 410 818, registered in the Business Register of the Municipal Court of Bratislava III, Section: Po, Insert No.: 4550/B. Investing in mutual funds also involves risk. The value of the investment may decrease and there is no guarantee of a return on the amount originally invested. Past performance of mutual funds is no guarantee of future returns. The Fund's investment policy is not to replicate an index.

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