

# Key Investor Information

This document provides you with key investor information about this fund. It is not 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.

## True Rock, Tranche: True Rock EUR R01

**ISIN Code: AT0000A09V98 (T) (EUR)**

This fund complies with European Directive 2009/65/EC.

The fund is managed by Erste Asset Management GmbH.

External Manager: FAME Investments AG, Julius-Raab-Platz 4 / Top 1, A-1010 Vienna

## Objectives and Investment Policy

True Rock is a bond fund. The investment objective pursued is capital appreciation.

The True Rock EUR R01 class is aimed at all investors without limitation. There is no minimum (initial) investment volume.

The following assets are allowed to be selected for the investment fund under the Investment Fund Law (InvFG) and in compliance with § 14 para. 7 section 4(e) of the Income Tax Law (EStG) in conjunction with § 25 para. 1 section 5 to 8, para. 2 to 4 and para. 6 to 8 of the Pension Fund Law (PKG).

The investment fund acquires mainly (i.e. at least 51% of the fund assets) government bonds, bonds issued by banking institutions and corporate bonds denominated in euro. At least 70% of the fund assets are invested in the investment grade category, while at least 50% of the fund assets must be rated Aa3 (or higher) by Moody's or have an equivalent rating according to Standard & Poor's or Fitch. Issuers are not subject to any geographical restrictions in relation to their registered office or to any sectoral restrictions in relation to their corporate object. Certificates of all kinds (such as, for example, turbo and leverage certificates) may be purchased for the fund, up to 10% of the fund assets.

Equities, equity-like fungible securities, corporate bonds and other equity securities within the meaning of § 25 para. 2 section 4 of the Pension Fund Law may be purchased directly in the form of individual securities or indirectly via investment funds, together with other assets within the meaning of § 25 para. 2 section 6 of the Pension Fund Law, up to 70% of the fund assets.

Investments in assets denominated in a currency other than the euro are limited to a total of 20% of the fund assets. If the exchange risk for

any such investments is eliminated through hedging transactions, they may be counted among the investments denominated in euro.

Units of investment funds may be purchased up to a total of 10% of the fund assets.

Derivatives may be purchased for the fund for hedging purposes. Furthermore, derivatives within the meaning of § 25 para. 1 section 6 of the Pension Fund Law that are not used for hedging purposes may be purchased if they help to reduce investment risks or to facilitate efficient management of the fund assets.

The Fund employs an active investment policy and is not oriented towards a benchmark index. The assets are selected on a discretionary basis, and the discretionary power of the Management Company is not limited.

You will find more details about the investment opportunities in article 3 of the fund terms and conditions or under section II, point 12 of the prospectus.

The ordinary fund income shall remain in the fund for share class (T) and increase the value of the shares.

You can request the redemption of your shares on every stock exchange trading day in Austria, except for bank holidays. The management company is authorised to suspend redemption if exceptional circumstances make this appear necessary. The redemption price corresponds to the net asset value per share, rounded off to the nearest cent. The net asset value per share is calculated in EUR.

This fund may, under certain circumstances, not be suitable for investors wishing to withdraw their money from the fund again within a period of 2 years.

## Risk and Reward Profile

← Potentially lower reward

← Lower risk

Potentially higher reward →

Higher risk →

1	2	3	4	5	6	7
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The indicator states the fluctuation in the fund's share price in categories 1 to 7, based on the past trend. It describes the relationship between the opportunities for appreciation and the risk of depreciation. The relationship may be influenced by price fluctuations in the fund's investments and, in some cases, also by currency fluctuations or a focusing of the investments held by the Fund.

The classification is not a reliable pointer to future performance and may change over time. Classification in category 1 does not mean it is a risk-free investment. The classification is not an objective and does not serve as a guarantee.

On the basis of price fluctuations measured in the past, the fund has been classified in the category 2.

Risks that are typically not assessed adequately by the risk classification and yet are of importance to the fund:

credit risk and counterparty risk: The Fund may incur losses as a result of default by an issuer or counterparty. Credit risk describes the impact of the special developments affecting the individual issuer, which influence the price of a security, in addition to the general trends on the capital markets. Even if securities are selected carefully, it cannot be ruled out that losses may occur due to a sharp drop in the value of issuers' assets.

Counterparty risk involves the risk that the party to a reciprocal contract may default partially or completely on the fund's own claim. This applies to all contracts entered into for the account of the Fund.

Liquidity risk: the risk that a position in the fund's assets may not be able to be sold, liquidated or closed out within a sufficiently short period of time with limited charges and that this may impair the fund's ability to meet its redemption and payment obligations at all times.

Operating risk: the risk of a loss for the fund that results from inadequate internal processes and from human or system failures at the Management Company or from external events and includes legal and documentation risks as well as risks that result from the trading, accounting and valuation procedures conducted for the fund.

Custody risk: the fund may be damaged by errors made by the custodian of its assets.

Risks from the use of derivatives: the fund uses derivative transactions not only for hedging purposes but also as an active investment instrument, which increases the fund's risk.

Detailed explanations of the fund's risks can be found in the prospectus, section II, point 12.

## Charges

The charged fees are used to manage the fund. This also includes the costs for the sale and marketing of the fund shares. The payment of these fees reduces the fund's potential performance.

One-off charges taken before or after you invest

<b>Entry charge</b>	2.00 %
<b>Exit charge</b>	0.00 %

This is the maximum amount that may be taken out of your money before it is invested or before the proceeds of your investment are paid out. You are invited to ask your financial advisor for the actual charges applicable to you.

Charges taken from the fund over a year

<b>Ongoing charges</b>	1.07 %
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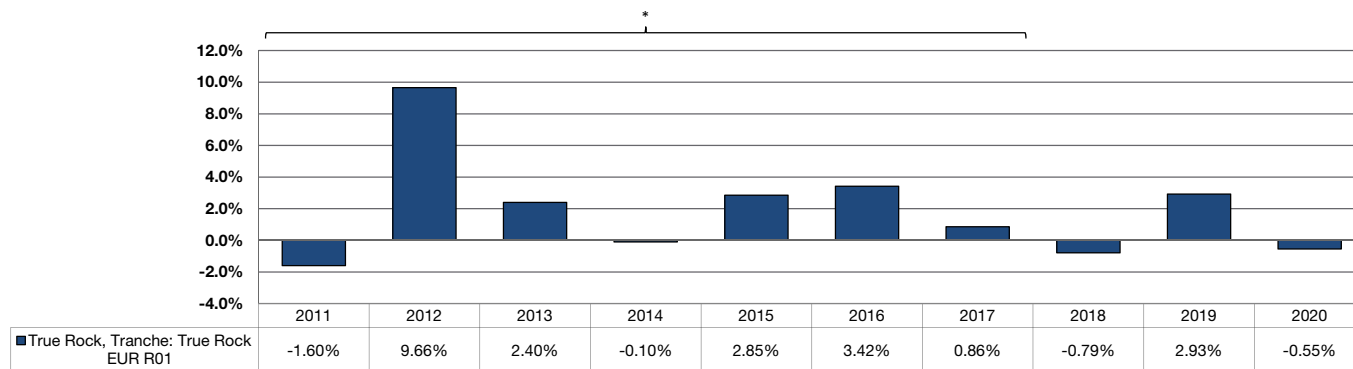
Reported costs relate to estimated costs for the True Rock GBP R01 class. The "ongoing charges" include the management fee and all fees charged in the course of a year. Transaction charges are not part of the "ongoing charges". The "ongoing charges" may differ from year to year. The description of the cost components contained in the "ongoing charges" can be found in the current annual report, sub-section "Expenses".

## Past Performance

The graph below shows the fund's performance in EUR, taking into account all charges and fees, except for the entry charge and exit charges.

Past performance is not an indicator of future performance.

The fund was created on 7/1/2008 and converted into a share class fund on May 2, 2018.



\* During these years, the fund pursued a different investment strategy (further information on request: kontakt@erste-am.com)

## Practical Information

Custodian bank: Erste Group Bank AG, Am Belvedere 1, 1100 Vienna

The fund is a share class fund. Information about other tranches can be found in the prospectus (Section II, Point 7). If authorised for distribution in non-German speaking countries, this information can be found in the corresponding language at <https://www.erste-am.com/en/map-private> or from the respective paying and sales agents.

You can find information on any additional paying agents and distributors in the prospectus, section II, point 17.

The entry and exit prices are published on the internet under [http://www.erste-am.com/en/mandatory\\_publications](http://www.erste-am.com/en/mandatory_publications).

The details of the current remuneration policy (calculation, persons responsible for the allocation, and if necessary the composition of the remuneration committee) will be available on [http://www.erste-am.at/de/private\\_anleger/wer-sind-wir/investmentprozess](http://www.erste-am.at/de/private_anleger/wer-sind-wir/investmentprozess) and may be obtained free of charge in paper form on request.

Other information for investors is published in the "Amtsblatt zur Wiener Zeitung".

Regarding any sales restrictions or for further details about the fund, reference is made to the prospectus.

The prospectus, including the fund regulations, the Key Investor Information, the annual and semi-annual reports and other information may be obtained free of charge and at any time from the Management Company and the custodian bank and its branches, as well as on the web site of the Management Company on [http://www.erste-am.com/en/mandatory\\_publications](http://www.erste-am.com/en/mandatory_publications) in German (the Key Investor Information is also published on this web site in other languages, as appropriate).

Taxation of income or capital gains from the fund depends on the tax situation of the individual investor and/or on the location where the capital is invested. If you do not find the answers to your questions in this document, you should seek professional advice.

Erste Asset Management GmbH can only be held liable on account of a statement contained in this document if it is misleading, incorrect or incompatible with the relevant parts of the prospectus.

This fund is authorised in Austria and regulated by the Austrian Financial Market Supervisory Authority, Vienna.

The Key Investor Information is accurate as at 11/26/2021.