

# IC INVESTMENT FUND CZECHIA SICAV (IC IF – FINANCIAL SOLUTIONS SUBFUND)

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| <b>Legal form of the investment entity</b>                            | public limited company with variable share capital SICAV   |
| <b>Type of investment entity</b>                                      | FKI  |
| <b>Underlying assets of the investment entity</b>                     | interests in companies whose underlying assets are fintech, financial and banking assets   |
| <b>Security issued</b>  | Investment shares (VIA,PIA and ZIIA)   |
| <b>Public marketability of the investee entity</b>                    | NO   |
| <b>Frequency of subscription of the investment entity</b>             | Semi-annually (same as NAV calculation)  |
| <b>Minimum client investment</b>                                      | 1 mil. CZK with test/ then 4 000 EUR   |
| <b>Entry fee</b>  | L1-L2 1%, L3 3%  |
| <b>Client's investment horizon</b>                                    | 5 years and more   |
| <b>Frequency of redemption of the entity to be invested in shares</b> | Monthly  |
| <b>Maturity of redemptions of the entity to be invested in shares</b> | Within 12 months of the end of the calendar quarter in which the redemption request was received   |
| <b>Exit fee</b>   | We propose to „close“ all sub-funds, i.e. not to allow the redemption of IA for a period of 3 years from inception. Of course, during these three years we want to be able to redeem at any time. After three years or from the date of the possibility to request a redemption, the exit fees will be as follows: up to the 4th year a 10% fee, up to the 5th year a 5% fee and after 5 years a 0% fee. |
| <b>Annual return</b>  | PIA 7% / VIA 12%   |
| <b>Investment Entity Administrator</b>                                | CARDUUS Asset Management, investiční společnost, a.s. (RIB CZECHIA)  |
| <b>Depositor</b>  | CYRRUS, a.s., Veveří 3163/III, Brno, IČO 63907020  |
| <b>Auditor</b>  | Kreston Audit FIN s.r.o.   |

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## Investment strategy of the fund

1. shareholdings in companies (90%) business activities, mainly in the production and development of software and hardware of various kinds, 2. movable assets (5%), 3. loans (receivables) (5%), 4. securities (5%)

## Why invest

Above-average expected return of 7% per annum on preference investment shares.

Zero exit fee

Preference share in the profits of the sub-fund (over the founder of the sub-fund - the holder of the Performance Preference Investment Shares - PIA) up to 7% p.a.

Provision of a minimum return of 7% p.a. on the PIAs, even in the event of a lower profit or even a loss of the sub-fund, the minimum return allows for a redistribution of the sub-fund's capital from the holders of the PIAs (the sub-fund's founders) to the holders of the PIAs (external investors), up to the amount of such sub-fund's capital attributable to the PIAs

Provision of a maximum return on the Performance Investment Shares - VIA of 12% p.a.

Up to a secondary share of any loss of the sub-fund, initially the loss is paid out of the sub-fund's capital from the holders of the Performance Investment Shares

Investment in real assets with stable growth in value, backed up to 2/3 by IC GROUP

Diversification of investment assets and activities (broad portfolio of IC GROUP sub-fund structures)

Professional background of the sub-fund manager

Professional international background of IC GROUP

Diversification of investments

Unique combination of IC GROUP's sub-fund and banking structure

Cooperation with prestigious investment units worldwide

Linking investment operations with the traditional family capital of prominent royal families

Participation in building a prestigious private investor club („THE ROYAL CAPITAL CLUB“)

Unique hybrid regulated standard for digitizing the assets of participating investors („THE ROYAL DIGITAL“)

Highly qualified communication tools of the participating sub-funds and investment entities within the IC GROUP training centres and connected software tools („THE ROYAL INVESTMENT PORTAL“)