

# RIF - ASSET MANAGEMENT SUBFUND

<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>	Participations in SPVs whose underlying assets are real estate, as well as debt securities issued by individual SPVs
<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>	Monthly
<b>Minimum client investment</b>	1 000 000 CZK with test/ then 4 000 EUR
<b>Entry fee</b>	L1-L2 1%, L3 3%
<b>Client's investment horizon</b>	5 and more years
<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>	40% of the value of the shares to be redeemed for redemption requests received within 2 years of the date on which the requesting shareholder has fully redeemed the subscribed investment shares of the Sub-Fund for which redemption is requested, but after the expiry of the period without the option to redeem the investment shares. 30% of the value of the shares to be redeemed for redemption requests received after the expiry of 2 years but before the expiry of 3 years from the date on which the requesting shareholder has fully redeemed the subscribed investment shares of the Sub-Fund for which redemption is requested. 10% of the value of the shares to be redeemed for redemption requests received after the expiry of 3 years but before the expiry of 4 years from the date on which the requesting shareholder has fully repaid the subscribed investment shares of the Sub-Fund for which redemption is requested. 5% of the value of the shares to be redeemed for redemption requests received after the expiry of 4 years, but before the expiry of 5 years from the date on which the requesting shareholder has fully repaid the subscribed investment shares of the Sub-Fund for which redemption is requested. 0% of the value of the shares to be redeemed for redemption requests received after the expiry of 5 years from the date on which the requesting shareholder has fully repaid the subscribed investment shares of the Sub-Fund for which redemption is requested.
<b>Annual return</b>	PIA 5% / VIA 12%
<b>Investment Entity Administrator</b>	CARDUUS Asset Management, investiční společnost, a.s. (RIB CZECHIA)
<b>Depositor</b>	Československá obchodní banka, a.s.
<b>Auditor</b>	Kreston Audit FIN s.r.o.

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## Investment strategy of the fund

Real estate sub-fund holding individual properties in the portfolio through holdings in individual SPVs

## Why invest

Above-average expected return on preferred investment shares of 5% p.a.

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 5% p.a.

Provision of a minimum return of 5% 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 (founders of the sub-fund) 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 RCC

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

Professional background of the sub-fund manager

Professional international background of the RCC Group

Diversification of investments

Unique combination of sub-fund and banking structure of RCC Group

Cooperation with prestigious investment units worldwide

Linking investment operations with traditional family capital of prominent royal families

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

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

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