

# THE ROYAL INVESTMENT FUND CZECHIA SICAV (RIF – FINANCIAL SOLUTIONS SUBFUND)

Legal form of the investment entity	Public limited company with variable share capital SICAV
Type of investment entity	FKI
Underlying assets of the investment entity	Interests in companies whose underlying assets are fintech, financial and banking assets
Security issued	Investment shares (VIA, PIA and ZIIA)
Public marketability of the investee entity	No
Frequency of subscription of the investment entity	Monthly
Minimum client investment	1 000 000 CZK with test/ then 4 000 EUR
Entry fee	L1-L2 1%, L3 3%
Client's investment horizon	5 and more years
Frequency of redemption of the entity to be invested in shares	Monthly
Maturity of redemptions of the entity to be invested in shares	Within 12 months of the end of the calendar quarter in which the redemption request was received
Exit fee	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.
Annual return	5% PIA / 12% VIA
Investment Entity Administrator	CARDUUS Asset Management, investiční společnost, a.s. (RIB CZECHIA)
Depositor	Československá obchodní banka, a.s.
Auditor	Kreston Audit FIN s.r.o.

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## Investment strategy of the fund

1. holdings in companies (90%) business activities mainly financial institutions: - Payment service providers; - Investment companies; - Securities dealers; - Credit institutions; - Insurance companies. In addition, these may be companies whose shares would otherwise be held in the Tech Park sub-fund, but because their activities are related to the provision of capital/financial market services, for example, due to the development of software or the production of HW for financial institutions, their shares will be held in this sub-fund. This is all the more true if the SW/HW or other service/product of these non-financial institutions is complementary to the provision of services by the financial institutions whose shares are held in this sub-fund,

## 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“)