

## Key Investor Information Document

This document represents the key investor information on Raiffeisen Mix Fund. This does not constitute a marketing information. This information is required by Law to aid your understanding of the characteristics and risks related with investing in the Fund. Before deciding on investing, you are advised to read this information carefully.

### INVESTMENT FUND RAIFFEISEN MIX Open ended Collective Investment Undertaking with public offer, managed by Raiffeisen Invest- Managing Company of Pension Funds and Collective Investment Undertakings sh.a.

Fund units are not secured from the deposit insurance scheme; investment in Raiffeisen Mix Fund is not guaranteed; the Fund does not rely on any other outside entities to secure liquidity and stability of net asset value, and the potential risk of losing the principal investment lies with the investor.

### Investment Objective and Policy\*

The Fund investment objective is to generate regular income and moderate capital growth over the medium term. The fund aims a mixed portfolio and its assets are invested in: fixed income, equity, money market or cash equivalent. The fund invests up to 75% of total assets in fixed income instruments, which are issued by the government of Republic of Albania, in an EU country, or in another country permitted by AFSA, by international institutions and / or commercial companies. These securities are traded in a regulated market or official exchange in the Republic of Albania, in an EU country or in another country permitted by AFSA. The fund invests up to 40 % of the assets in equities, which may be in the form of individual securities traded on regulated markets or on a stock exchange in developed / emerging countries or investment fund units traded or not traded on a stock exchange. The investment policy targets securities mainly traded on developed markets in USA and EU. The fund determines the nature of asset investments in accordance with the applicable legal framework. The fund is managed without referring to a benchmark. If financial derivative instruments will be used, the aim will be to mitigate the risks and to achieve the investment objectives, but factors such as liquidity of the derivative underlying instrument and volatility of its value can affect the performance of the fund. Fund revenues are not distributed but are instead re-invested in the Fund. The Fund is denominated in the EUR currency. Investments and withdrawals are done in Euro. The sale of Fund Units can be done at any time upon investor request, their sale is done within the legal deadline of 7 days from the day of receipt of a valid request for sale. The performance of the Fund and consequently the value of the investment can be volatile depending on market conditions. The volatility of the interest rates of the financial instruments in which the fund invests and the volatility of the equity markets are the main factors that affect the performance of the fund. Transaction costs do not have a material impact on the performance of the fund.

**Recommendation:** Raiffeisen Mix Fund may not be suitable for investors who plan to redeem their units within 5 years. Given the high volatility investment nature such as equities, included in the investment fund strategy, this horizon will increase the opportunity for an optimal return on investment. The Fund should not be used as a current account, but rather as a medium and long-term investment vehicle because a short-time horizon can result in an unsatisfactory rate of return.

*\*For additional information on Fund objectives and investment policy please refer to Raiffeisen Mix Fund prospectus.*

### Investor Risk Return Profile

#### Low Risk

Typically High Return

1	2	3	4	5	6	7
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#### High Risk

Typically Low Return

- The synthetic risk return indicator (SRRI) aims to offer the investor an overview of the fluctuations on Fund unit price based on historical performance. Synthetic risk return Indicator corresponds to one integer which is used to rank the fund risk profile from level 1 to 7, based on the level of volatility.
- Historical data used to generate the indicator cannot constitute full guarantee on the future risk profile.
- The category of risk return indicator is not guaranteed that will remain unchanged and the risk category may change over time.
- The lowest category does not mean that the investment is risk free.
- The level of Indicator is calculated by applying the fund's investment policy to the historical interest rate data and capital market data during the last 5 years. The projected risk of the fund belongs to the 4<sup>th</sup> category of synthetic risk return indicator (SRRI=4).
- The Fund has a medium risk profile and is subject to higher volatility than a simple bond fund.

#### Material risks which are not fully accounted for in the synthetic risk return indicator:

**Credit risk:** represents the probability that the issuer of a financial instrument included in the assets of the Fund is unable to fulfill its obligations, which would have a negative impact on the value of the Fund assets. Even when securities are selected with the utmost care, it is not possible to completely avoid the credit risk.

**Liquidity risk:** the risk that a financial asset cannot be sold promptly and at market price.

**Counterparty risk:** the risk that a payment in a transfer system is not settled or is subject to delay. This risk is also related to the probability that the counterparty is unable to fulfill its obligations in accordance with the conditions of an agreement or

predetermined transaction.

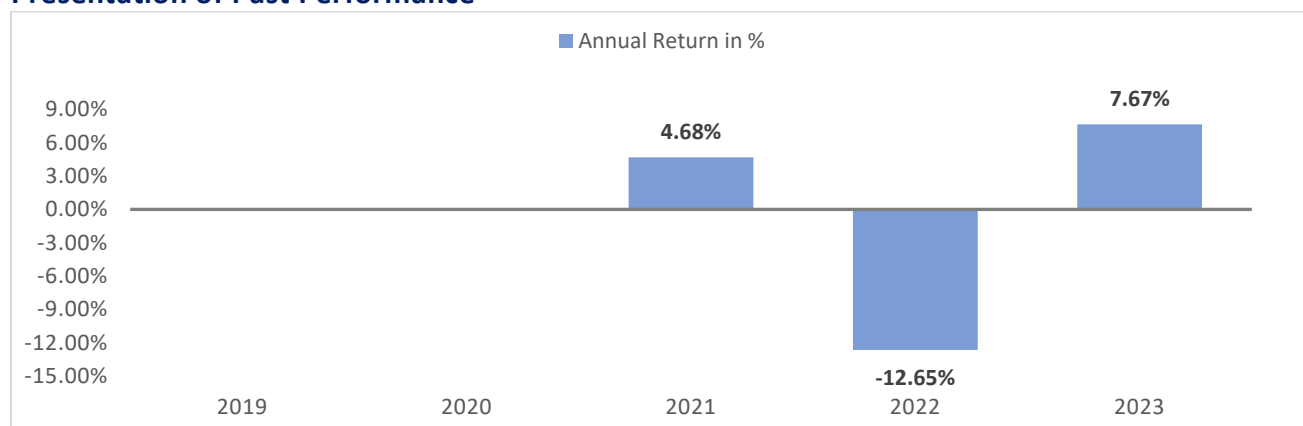
**Operational risk:** the risk of losses of the Fund caused by human or system errors within the management company, by the existence of inadequate internal processes, by legal or documentation errors, as well as by marketing, valuation and payment procedures on behalf of Funds.

## Commissions and fees

The commissions and fees that you incur cover the expenses arising from managing Raiffeisen Mix Fund, including marketing and units fund distribution commissions. These commissions and fees reduce the potential return on your investment.

One-time commissions / fees before or after investment	
Subscription Commission/Fee	0.00%
Exit Commission/Fee	0.00%
Ongoing Commissions / Fees held for 1 year	
	1.60%
The figure of ongoing fees is based on the expenses for the year ended 31.12.2023. The ongoing fee includes the administration fee and any fees imposed during the previous year. This figure may vary from year to year. The ongoing fees paid by the fund assets may in no case exceed 3.50% per annum of the net asset value of the fund. Transaction costs are calculated according to the working conditions of the intermediary parties and are not included in the calculation of commissions and ongoing fees, but they are charged to the Fund. Please refer to the item "Expenditure" of the fund's annual report for further details regarding the ongoing fee components. For more information about costs / fees, please refer to section 2.15 of the Fund prospectus published on the official website of the Management Company: <a href="http://www.raiffeisen-invest.al">www.raiffeisen-invest.al</a> .	
Special Commissions / Fees	
Performance Fee	Not applicable

## Presentation of Past Performance



Past performance serves only for informative purposes and does not constitute a promise or guarantee for future performance. The performance showed here represents the net return to the fund, upon having deducted the annual ongoing fee. The fund started its activity on 16 November 2020. The past performance is calculated in Euro.

## Practical Information

- Depository Bank is First Investment Bank
- You can find copies of Fund Prospectus and latest reports on Fund performance on the official website of the Management Company: [www.raiffeisen-invest.al](http://www.raiffeisen-invest.al) and in Raiffeisen Bank branches.
- The Fund unit value is published on a daily basis on the official website of the Management Company: [www.raiffeisen-invest.al](http://www.raiffeisen-invest.al) where you can find more detailed Fund information.
- The gain realized from sale price and purchase price of Fund units is subject to the current fiscal regime in place in the Republic of Albania.
- Raiffeisen INVEST sh.a. can be considered liable for this information only if it is false, inaccurate or different from the information contained in the Fund Prospectus.

This Fund is licensed in the Republic of Albania and regulated by the Financial Supervisory Authority. Raiffeisen INVEST sh.a. is licensed in the Republic of Albania and regulated by the Financial Supervisory Authority.

Key Investor Information Document is correct on the date of publication 20 February 2024.