



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.

PIRAEUSINVEST - EUROPEAN BOND - RETAIL

a sub-fund of PiraeusInvest / LU0078310132 /

This sub-fund is managed by PIRAEUS ASSET MANAGEMENT M.F.M.C. member of Piraeus Bank Group.

Objectives and investment policy

Objectives

The objective of this sub-fund is to achieve a high level of total return in both the short and medium term through investment in a diversified portfolio of securities denominated in European currencies and having a spread of maturities.

Investment policy

The portfolio may include any or all of the following types of securities:

- Bonds issued by governments or their agencies and supranational institutions.
- Corporate Bonds, whether secured or unsecured (excluding bond warrants and securities convertible into or exchangeable for equity shares) in a proportion that is not to exceed 30% of the sub-fund's aggregate assets.

The bonds in which the sub-fund's assets may be invested shall be rated BBB- or above by Standard and Poors or Baa3 or above by Moody's or, if not rated, deemed to be at least equivalent to BBB- by the Management Company or its appointed agents.

- The portfolio is actively managed on a discretionary basis without using a reference benchmark.

- In respect of units redeemed either through the Distributor or the Management Company, all applications for redemptions received by the Management Company on any Valuation Date prior to 5:00 p.m., Luxembourg time, will be dealt with at the Net Asset Value per Unit determined on the next Valuation Date. Applications for redemption received after the aforesaid time will be processed at the Net Asset Value per unit determined on the next following Valuation Date.
- These units are distribution units. Income and capital gains may be distributed.

Recommendation

The sub-fund is suitable for investors with a medium-term investment horizon, who wish to invest in a broadly diversified portfolio of short- and medium-term fixed and variable interest securities and to achieve a reasonable investment and capital return in the knowledge of the associated price fluctuations.

Risk and reward profile



What does this synthetic indicator mean?

- This synthetic indicator is designed to provide a measure of the price movement of this share class based on historical behavior.
- Historical data, such as used in calculating the synthetic indicator, may not be a reliable indication of the future risk profile of the sub-fund.
- The risk category shown is not guaranteed to remain unchanged. The sub-fund's risk indicator may shift over time.
- The lowest category of the risk indicator does not mean a risk-free investment.
- The sub-fund PIRAEUSINVEST - EUROPEAN BOND is classified in category 3 because the value of the unit may be subject to medium variations and consequently the risk of loss and the opportunity of gain may be moderate.

Which risks are not included in this synthetic indicator?

- **Interest rate risk:** changes in interest rates can result in positive or negative short-term fluctuations in the value of the assets held by sub-fund.
- **Credit risk:** the risk of loss arising from default that may occur if an issuer fails to make principal or interest payments when due.
- **Counterparty risk:** the insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments may expose the sub-fund to financial losses.
- **Operational risk:** failures or delays in operational processes may negatively affect the sub-fund.

How can I get more information about the risks of the sub-fund?

For further information concerning the risks of the sub-fund, please consult the issuing document of the fund, which is available at the registered office of the Management Company and on <https://www.piraeusaedak.gr/en>.

Charges

The charges borne by the investor are used for the operation of the sub-fund, including the marketing and distribution of the sub-fund. These charges reduce the potential investment growth.

One-off charges taken before or after you invest

Entry charge	3.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charge	2.10%
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Charges taken from the fund under certain specific conditions

Performance fee	None
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The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund. In some cases, the investor might pay less. The investor may contact his financial adviser or intermediary to be informed on the actual entry and exit charges.

This unit class may be converted into units of another sub-fund. A maximum conversion fee of 1.00% is charged for the conversion of units.

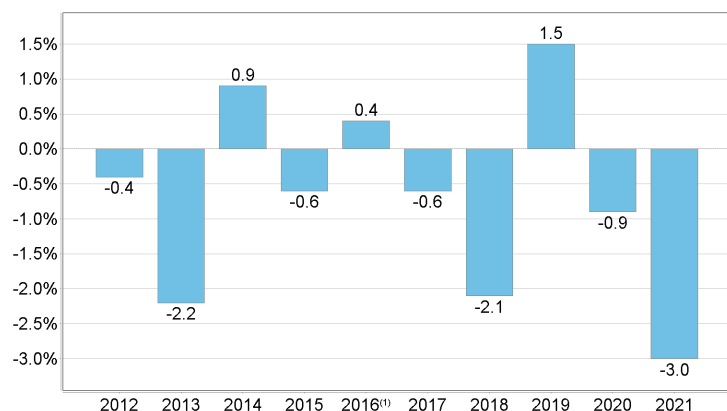
The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year.

This percentage does not include the following:

- Securities transaction charges, except for entry and exit charges paid by the UCITS when units in other UCITS are bought or sold.

For further information concerning charges, please consult the heading "Fees and fund expenses" of the fund's issuing document, which is available at the registered office of the Management Company and on <https://www.piraeusaedak.gr/en>.

Past performance



(1) Change of the investment policy as at 09.11.2016.

Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in EUR.

The sub-fund was created in 1991.

This unit class was created in 1994.

Practical information

- **Depository:** Quintet Private Bank (Europe) S.A.

- **Additional information and availability of the prices:** Additional information about the fund, copies of its issuing document, its latest annual and semi-annual report and the latest prices of units of PiraeusInvest may be obtained free of charge from the registered office of the Management Company or on <https://www.piraeusaedak.gr/en>.

The issuing document, the latest annual and semi-annual report of the fund are available in English. The Management Company may inform you about other languages in which these documents are available.

The details of the up to date remuneration policy, including but not limited to a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits [including the composition of the remuneration committee, in case such committee exists], are available at <https://www.piraeusaedak.gr/en/enimerosi-ependiton/politikes> and a paper copy will be made available free of charge upon request.

- **Liability:** PIRAEUS ASSET MANAGEMENT M.F.M.C. may be held liable only on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of

the issuing document for the fund.

- **Taxation:** The fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

- **Specific information:** The sub-fund PIRAEUSINVEST - EUROPEAN BOND may also issue other unit classes.

Information about other unit classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of PiraeusInvest that may consist of several sub-funds. The issuing document and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

The investor has the right to convert his investment from units in one sub-fund into units of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the issuing document of the fund.