

Infond Funds

FACT SHEETS

Infond Dividendni

Infond Evropa

Infond Globalni delniški

Infond Globalni uravnoveženi

Infond Kratkoročne obveznice - EUR

Infond Naložbeni cilj 2040

Infond Razviti trgi

Infond Surovine in energija

Infond Trgi v razvoju

Infond ZDA

Infond Družbeno odgovorni

Infond Globalni defenzivni

Infond Globalni fleksibilni

Infond Kitajska

Infond Megatrendi

Infond Obvezniški - EUR

Infond Select

Infond Tehnologija

Infond Zdravstvo

PERFORMANCE - 1 YR

+10,18%

PERFORMANCE - 3 YR

+4,46%

PERFORMANCE - 5 YR

+32,94%

Infond Umbrella Fund

Infond Dividendni, developed market equity subfund**Investment policy**

The sub-fund systematically selects investments in companies that regularly pay dividends.

The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|---------------------|--------------|------|
| ORION OYJ | FI0009014377 | 3,20 |
| ZOZO | JP3399310006 | 3,18 |
| TEXAS INSTRUMENTS | US8825081040 | 2,99 |
| BEST BUY | US0865161014 | 2,97 |
| HARGREAVES LANSDOWN | GB00B1VZ0M25 | 2,94 |
| COSTCO WHOLESALE | US22160K1051 | 2,90 |
| ROCHE HOLDING | CH0012032048 | 2,89 |
| PAYCHEX | US7043261079 | 2,87 |
| SINGAPORE EXCHANGE | SG1J26887955 | 2,86 |
| CENTRICA | GB00B033F229 | 2,77 |

Fund overview as at 30.08.2024

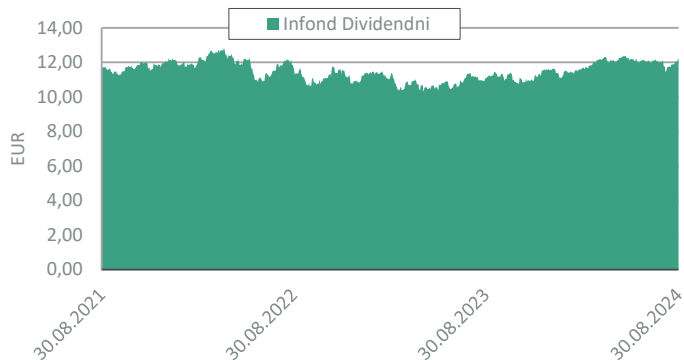
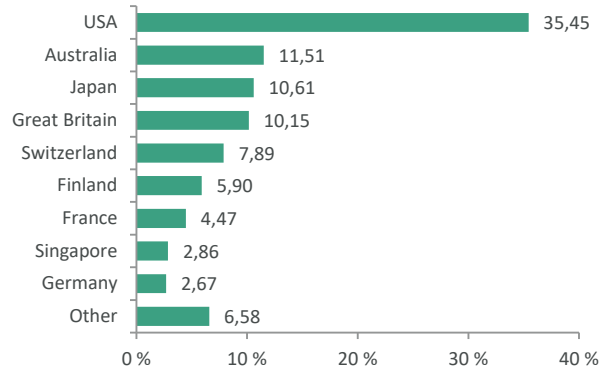
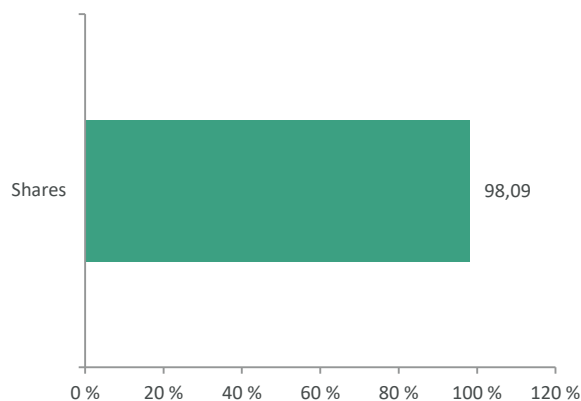
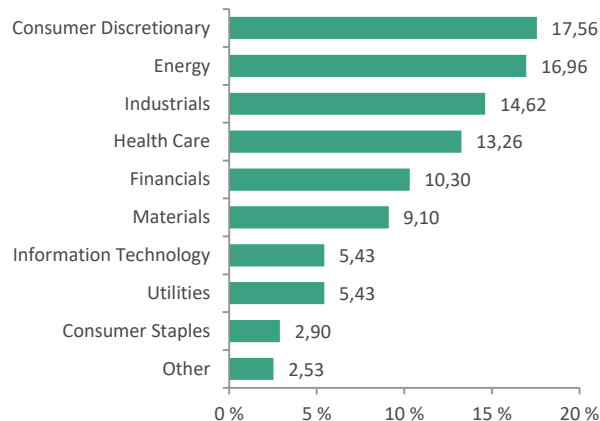
| | |
|------------------------|--------------|
| ISIN | SI0021401342 |
| Net asset value (NAV) | €12,23 |
| Total Net Assets (EUR) | 9.698.747 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 11.12.2010 |

The summary risk indicator

The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

Fund Performance**Geographic allocation****Asset allocation****Sector allocation**

SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+18,18%

PERFORMANCE - 3 YR

+14,48%

PERFORMANCE - 5 YR

+69,27%

Infond Umbrella Fund

Infond Družbeno odgovorni, developed markets equity subfund

Investment policy

The subfund primarily invests in stocks and equity target funds, with a regional focus predominantly on developed markets. It is a SFDR Article 8 complied, so it selects shares of globally recognized companies that meet both financial criteria and socially responsible business practices in line with the ESG strategy of Infond Družbeno odgovorni (Sustainability Investment Policy, www.infond.si).

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|----------------------|--------------|------|
| APPLE | US0378331005 | 3,03 |
| TAIWAN SEMICONDUCTOR | US8740391003 | 2,99 |
| AMERICAN WATER WORKS | US0304201033 | 2,94 |
| BOOKING HOLDINGS | US09857L1089 | 2,86 |
| ARISTA NETWORKS | US0404131064 | 2,83 |
| ASTRAZENECA | GB0009895292 | 2,80 |
| ABB | CH0012221716 | 2,79 |
| ZOETIS | US98978V1035 | 2,68 |
| BLACKROCK | US09247X1019 | 2,67 |
| VENTAS | US92276F1003 | 2,60 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400880 |
| Net asset value (NAV) | €60,90 |
| Total Net Assets (EUR) | 25.896.847 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 21.04.2005 |

The summary risk indicator

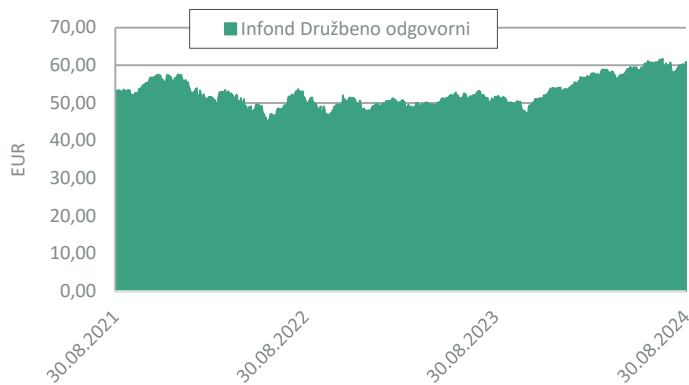


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

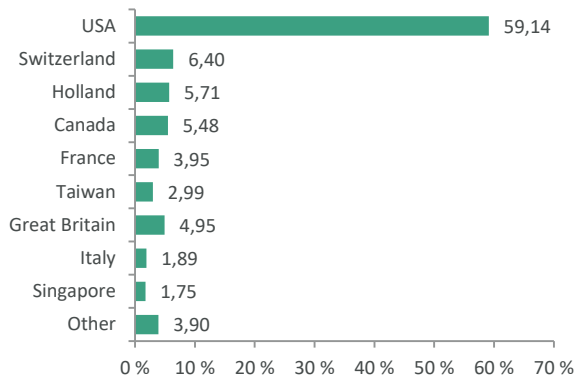
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

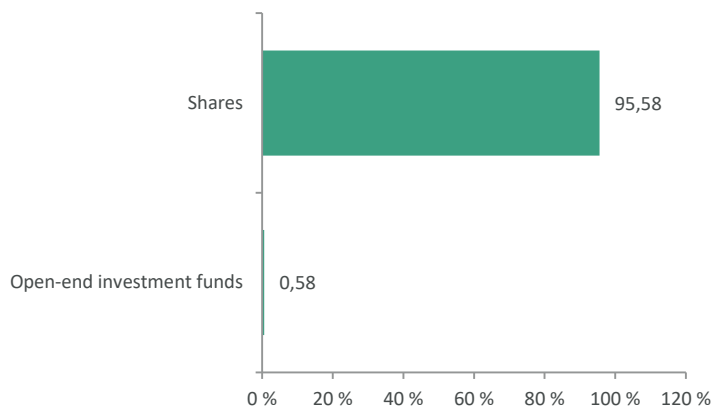
Fund Performance



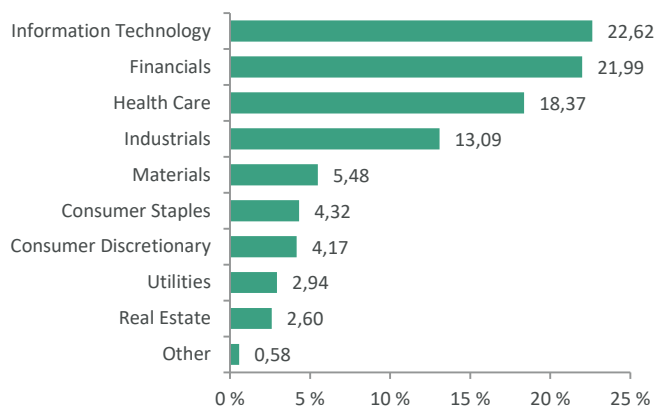
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+14,35%

PERFORMANCE - 3 YR

+11,73%

PERFORMANCE - 5 YR

+40,77%

Infond Umbrella Fund

Infond Evropa, equity subfund

Investment policy

The subfund invests at least 85% of its assets in stocks and shares or units of equity target funds, with a regional focus on Europe. It has no sectoral limitations. It qualifies as a product under Article 8 of the SFDR Regulation, as it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|--------------------|--------------|------|
| ASML HOLDING NV | NL0010273215 | 7,07 |
| NOVO NORDISK | DK0062498333 | 6,09 |
| NOVARTIS | CH0012005267 | 4,66 |
| ABB | CH0012221716 | 3,45 |
| ING GROEP | NL0011821202 | 3,32 |
| SU FP | FR0000121972 | 3,24 |
| SANOFI | FR0000120578 | 3,00 |
| DEUTSCHE BOERSE AG | DE0005810055 | 2,96 |
| L'OREAL | FR0000120321 | 2,91 |
| THALES | FR0000121329 | 2,72 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400492 |
| Net asset value (NAV) | €7,04 |
| Total Net Assets (EUR) | 10.622.250 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 15.11.2004 |

The summary risk indicator

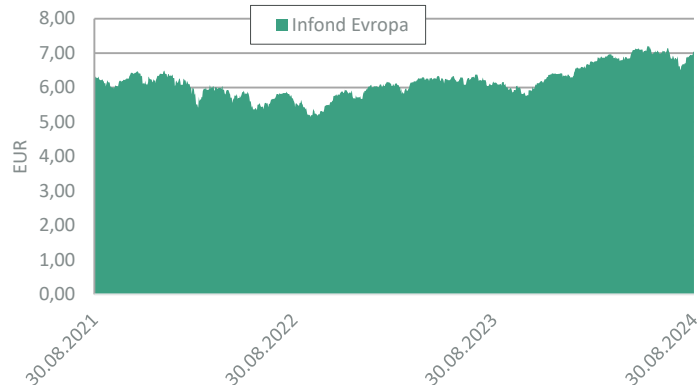


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

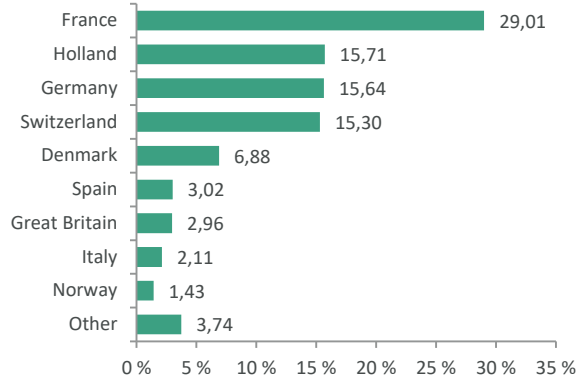
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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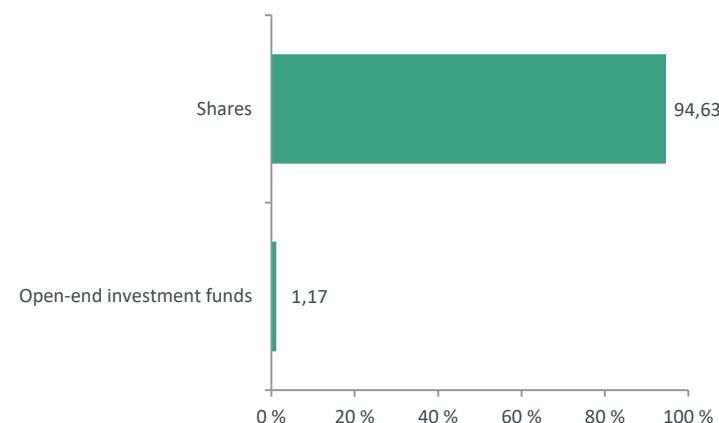
Fund Performance



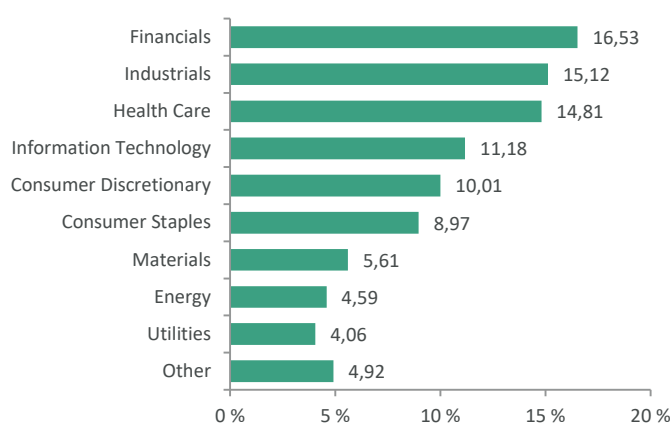
Geographic allocation



Asset allocation



Sector allocation



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Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+7,50%

PERFORMANCE - 3 YR

-3,77%

PERFORMANCE - 5 YR

+5,37%

Infond Umbrella Fund

Infond Globalni defenzivni, mixed subfund

Investment policy

A global mixed defensive subfund with an emphasis on lower volatility and investment stability. Up to 35% of its assets are invested in global equities with no sectoral limitations. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume modest risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-------------------------------------|--------------|------|
| SIJ - SIJ8 | SI0032104489 | 3,64 |
| REPUBLIC OF SERBIA - SERBIA 1.5 | XS2015296465 | 2,47 |
| REPUBLIKA SLOVENIJA - SLOREP 1.5 | SI0002103487 | 2,30 |
| WELLS FARGO - WFC 1.375 | XS1400169931 | 2,26 |
| ERSTE BANK - ERSTBK 0.875 | AT0000A2GH08 | 2,21 |
| FRANCE - FRTR 4.5 | FR0010773192 | 2,13 |
| REPUBLIC OF HUNGARY - REPHUN 1.125 | XS2161992198 | 2,08 |
| SANTANDER - SANTAN 1.125 | XS1751004232 | 1,98 |
| REPUBLIC OF BULGARIA - BGARIA 2.625 | XS1208855889 | 1,82 |
| EFSF - EFSF 3.375 | EU000A1G0AT6 | 1,75 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400476 |
| Net asset value (NAV) | €41,07 |
| Total Net Assets (EUR) | 30.168.552 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 1,65% |
| Inception date | 01.07.1995 |

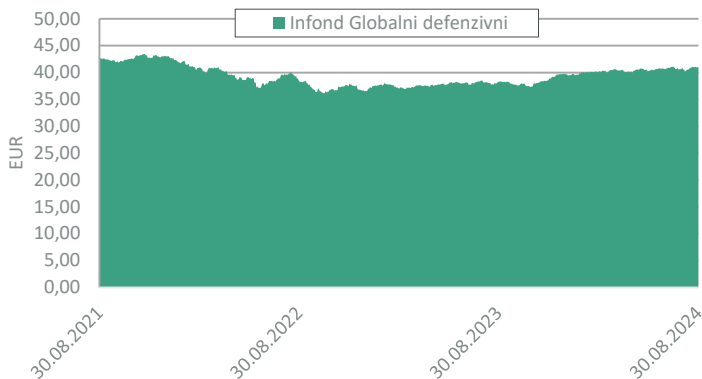
The summary risk indicator



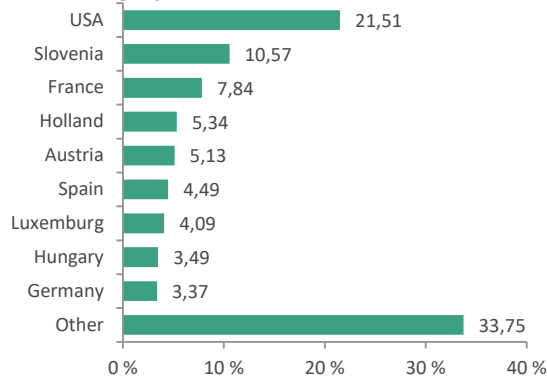
The risk indicator is based on the assumption that investor holds the fund for at least 3 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 3 out of 7, which is a medium-low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

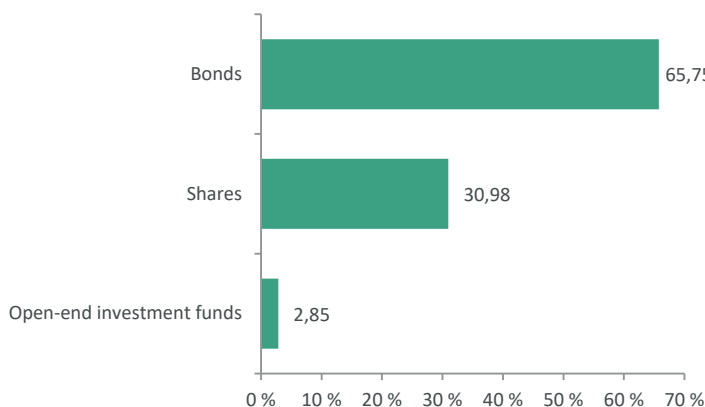
Fund Performance



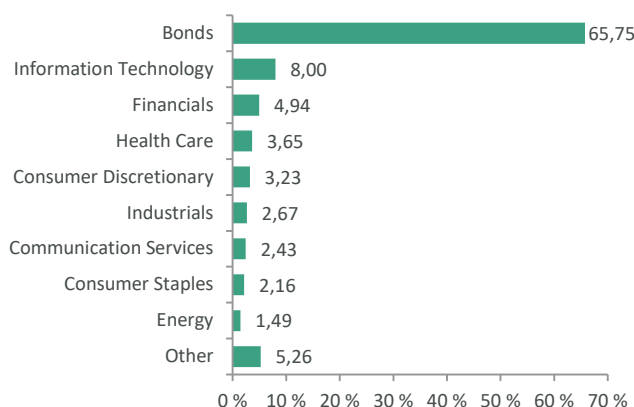
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+15,84%

PERFORMANCE - 3 YR

+12,20%

PERFORMANCE - 5 YR

+51,06%

Infond Umbrella Fund

Infond Globalni delniški, equity subfund

Investment policy

Infond Globalni delniški is a global equity subfund, that invests in equities issued by companies worldwide with no sectoral limitation. At least 20 % of its assets is invested in developing countries.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-------------------------------|--------------|------|
| TAIWAN SEMICONDUCTOR | US8740391003 | 3,44 |
| APPLE | US0378331005 | 3,24 |
| MICROSOFT | US5949181045 | 3,09 |
| NVIDIA | US67066G1040 | 2,81 |
| META PLATFORMS INC | US30303M1027 | 2,46 |
| TENCENT HOLDINGS | KYG875721634 | 2,31 |
| ISHARES MSCI JAPAN INDEX FUND | US46434G8226 | 2,02 |
| ELV US | US0367521038 | 1,97 |
| MERCADOLIBRE | US58733R1023 | 1,94 |
| AMAZON | US0231351067 | 1,93 |

| Fund overview as at 30.08.2024 | |
|--------------------------------|--------------|
| ISIN | SI0021401136 |
| Net asset value (NAV) | €10,38 |
| Total Net Assets (EUR) | 76.593.604 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 10.10.2008 |

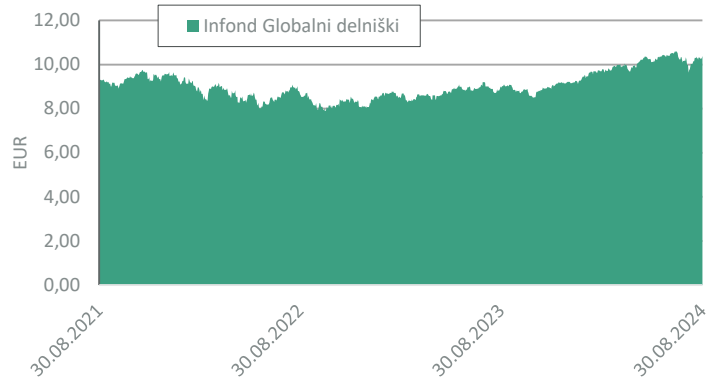
The summary risk indicator



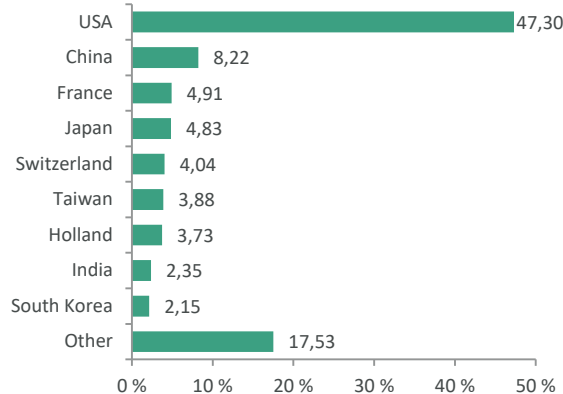
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

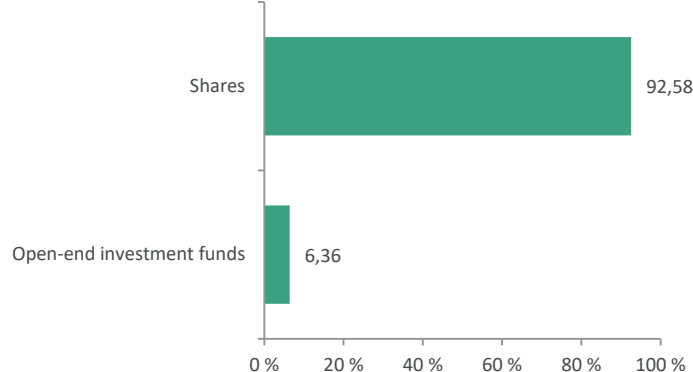
Fund Performance



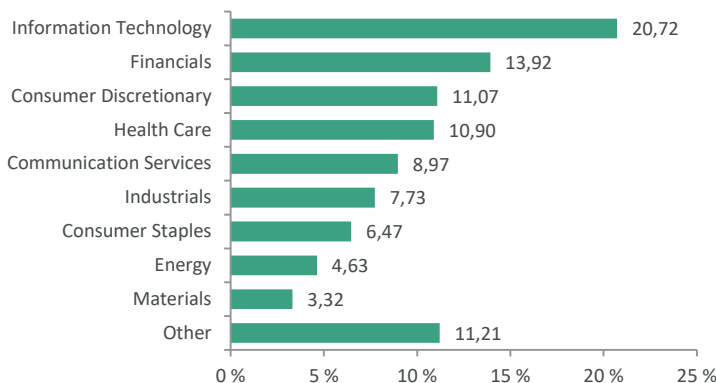
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+15,48%

PERFORMANCE - 3 YR

+13,00%

PERFORMANCE - 5 YR

+38,52%

Infond Umbrella Fund

Infond Globalni fleksibilni, mixed flexible subfund

Investment policy

Infond Globalni fleksibilni is global mix flexible subfund of Infond Umbrella Funds. It invests in equities and bonds with neither geographical nor sectoral limitation. The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

Infond Globalni fleksibilni is geared toward investors who are looking for a mixture of safety, income and capital appreciation. The recommended duration of an investment is at least five years.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-----------------------------------|--------------|------|
| NVIDIA | US67066G1040 | 4,01 |
| DEUTCHLAND - DBR 0 | DE0001102549 | 3,24 |
| EFSF - EFSF 3.375 | EU000A1G0AT6 | 2,68 |
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 2,65 |
| FRANCE - FRTR 4.5 | FR0010773192 | 2,57 |
| POZAVAROVALNICA SAVA | SI0021110513 | 2,56 |
| MICROSOFT | US5949181045 | 2,29 |
| ALPHABET | US02079K3059 | 2,25 |
| ELI LILY & CO | US5324571083 | 2,20 |
| ASML HOLDING NV | NL0010273215 | 2,20 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| Investment policy | SI0021401128 |
| Net asset value (NAV) | €14,60 |
| Total Net Assets (EUR) | 23.626.241 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,00% |
| Inception date | 26.09.2008 |

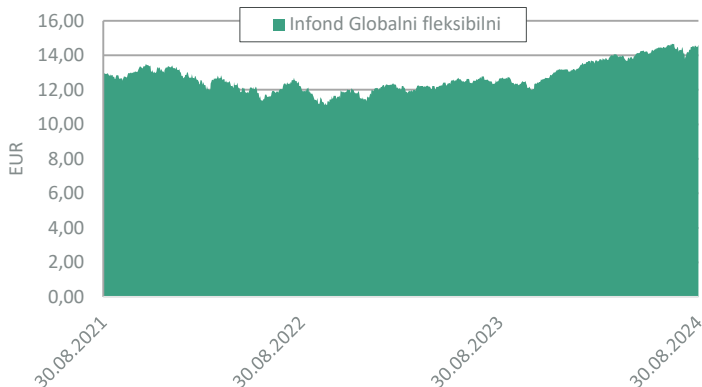
The summary risk indicator



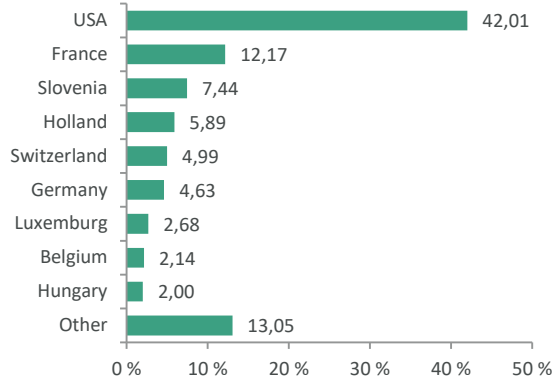
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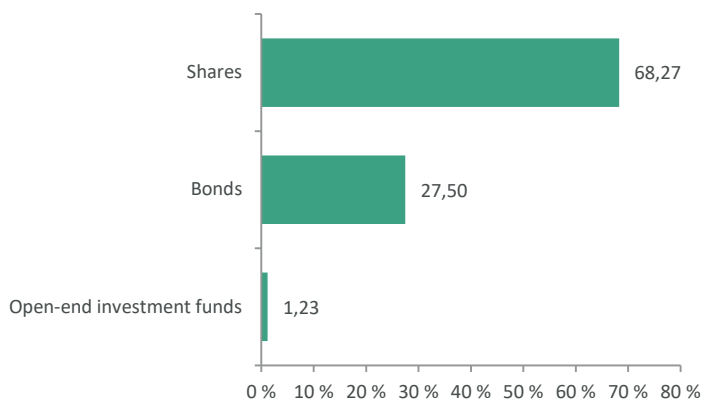
Fund Performance



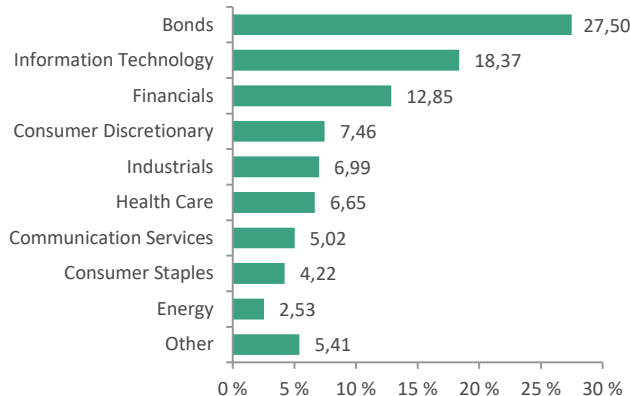
Geographic allocation



Asset allocation



Sector allocation



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Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+14,40%

PERFORMANCE - 3 YR

+7,18%

PERFORMANCE - 5 YR

+31,64%

Infond Umbrella Fund

Infond Globalni uravnoreženi, mixed subfund

Investment policy

Infond Globalni uravnoreženi is the global balanced mixed subfund of the Infond Umbrella Fund. It invests between 35% and 65% of assets in shares and unites of equity target funds without regional or sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

As a mixed subfund, Infond Globalni uravnoreženi is geared toward investors who are looking for a mixture of safety, income and modest capital appreciation. The recommended duration of an investment is at least five years.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-----------------------------------|--------------|------|
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 3,23 |
| DEUTCHLAND - DBR 0 | DE0001102549 | 3,20 |
| NVIDIA | US67066G1040 | 3,01 |
| FRANCE - FRTR 4.5 | FR0010773192 | 2,72 |
| MICROSOFT | US5949181045 | 2,59 |
| EFSF - EFSF 3.375 | EU000A1G0AT6 | 2,56 |
| EIB - EIB 0.25 | XS2189259018 | 2,54 |
| APPLE | US0378331005 | 2,36 |
| EU - EU 0.1 | EU000A283867 | 2,35 |
| REPUBLIC OF SERBIA - SERBIA 1.5 | XS2015296465 | 2,21 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| Investment policy | SI0021400161 |
| Net asset value (NAV) | €95,22 |
| Total Net Assets (EUR) | 85.835.402 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,00% |
| Inception date | 01.03.1994 |

The summary risk indicator

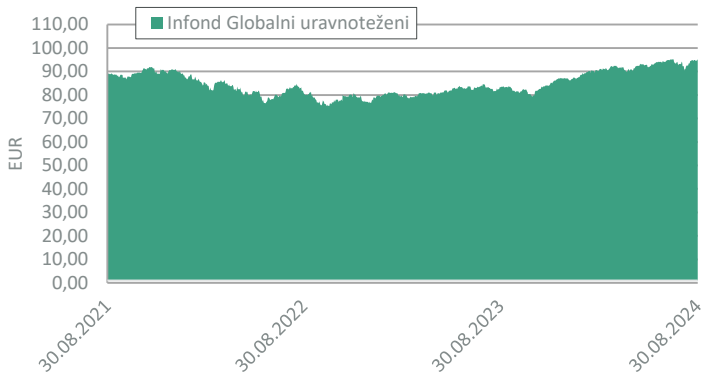


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

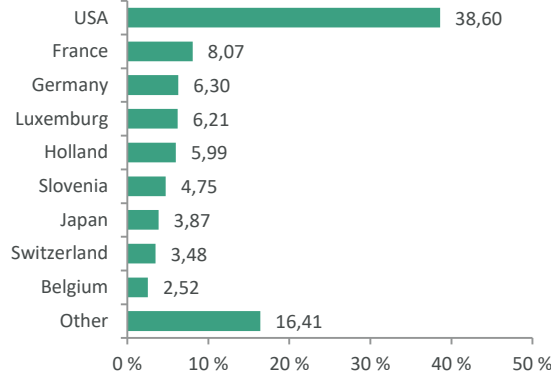
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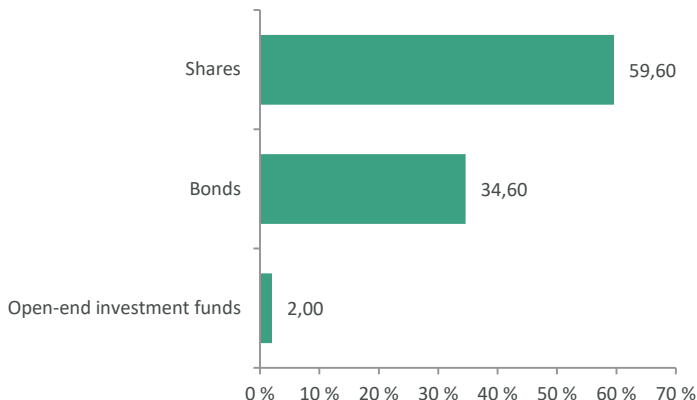
Fund Performance



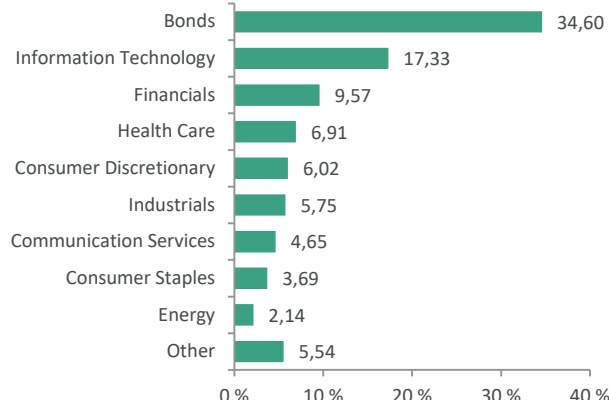
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

-14,67%

PERFORMANCE - 3 YR

-42,43%

PERFORMANCE - 5 YR

-35,37%

Infond Umbrella Fund

Infond Kitajska, equity subfund

Investment policy

Infond Kitajska, equity subfund of Infond Umbrella Fund, invests a minimum of 80% of its net assets in equities issued by companies of the subregion wider China (China, Hong Kong and Taiwan). The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

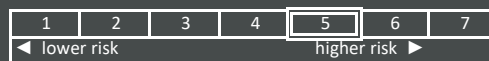
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-------------------------|--------------|------|
| ALIBABA GROUP HOLDING | KYG017191142 | 8,91 |
| TENCENT HOLDINGS | KYG875721634 | 8,78 |
| JD.COM | KYG8208B1014 | 5,67 |
| BAIDU | KYG070341048 | 5,27 |
| BYD | CNE100000296 | 4,84 |
| LENOVO | HK0992009065 | 4,34 |
| XIAOMI | KYG9830T1067 | 4,27 |
| CHINA CONSTRUCTION BANK | CNE1000002H1 | 4,23 |
| PETROCHINA | CNE1000003W8 | 3,87 |
| ANTA SPORTS | KYG040111059 | 3,59 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021401433 |
| Net asset value (NAV) | €8,98 |
| Total Net Assets (EUR) | 3.170.460 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 16.07.2011 |

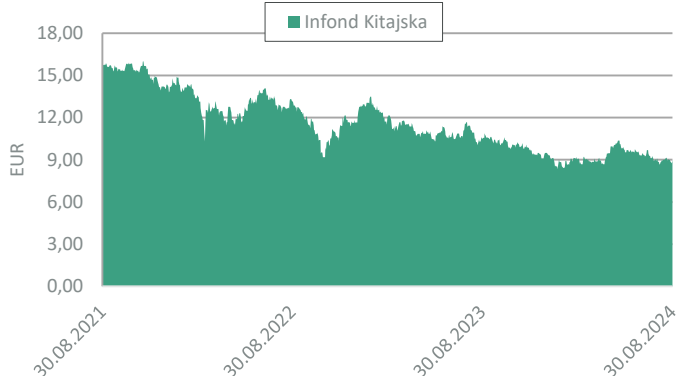
The summary risk indicator



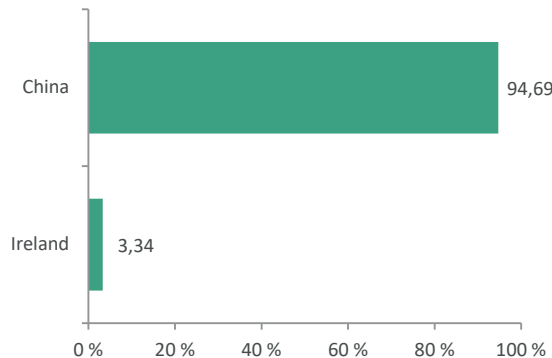
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

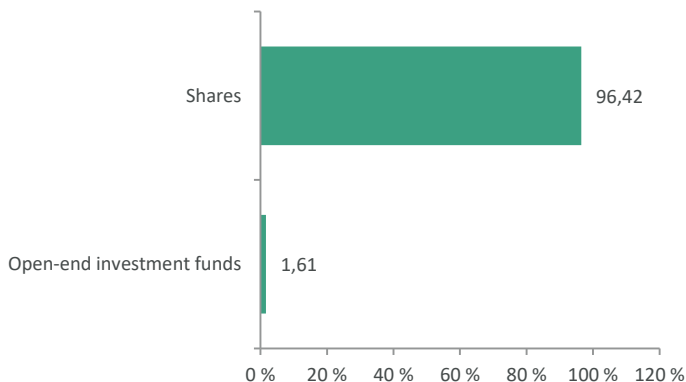
Fund Performance



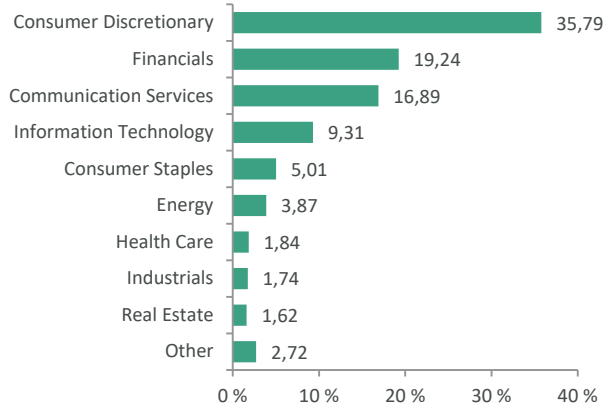
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+3,69%

PERFORMANCE - 3 YR

-1,18%

PERFORMANCE - 5 YR

-1,42%

Infond Umbrella Fund

Infond Kratkoročne obveznice - EUR, bond subfund

Investment policy

Infond Kratkoročne obveznice - EUR invests a min. of 80% of its net assets in bonds, bond funds and debt securities with average modified duration of portfolio between 1 and 3 years. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

Investors with low risk tolerance or risk averse investors. A typical investment in a short-term bond fund is at least 1 year.

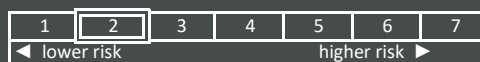
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|------------------------------------|--------------|------|
| DEUTCHLAND - BKO 2.8 | DE000BU22015 | 2,94 |
| REPUBLIKA SLOVENIJA - SLOREP 5.125 | SI0002103164 | 2,82 |
| ROMANIA - ROMANI 2.75 | XS1312891549 | 2,70 |
| SANTANDER - SANTAN 1.125 | XS1751004232 | 2,65 |
| REPUBLIKA SLOVENIJA - SLOREP 4.625 | SI0002102984 | 2,64 |
| FRANCE - BTF 0 01/29/25 | FR0128227800 | 2,62 |
| REPUBLIC OF ITALY - BTPS 5 | IT0004513641 | 2,61 |
| KINGDOM OF SPAIN - SGLT 0 06/06/25 | ES0L02506068 | 2,59 |
| WELLS FARGO - WFC 1.375 | XS1400169931 | 2,59 |
| UNICREDIT - UNICZ 3.625 | XS2585977882 | 2,45 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021401532 |
| Net asset value (NAV) | €12,43 |
| Total Net Assets (EUR) | 37.601.274 € |
| Initial charge | max. 1,5% |
| Redemption fee | 0% |
| Management fee | 0,40% |
| Inception date | 16.10.2013 |

The summary risk indicator

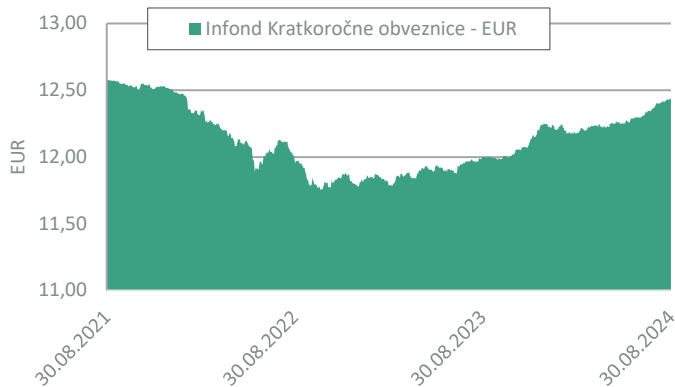


The risk indicator is based on the assumption that investor holds the fund for at least 1 year.

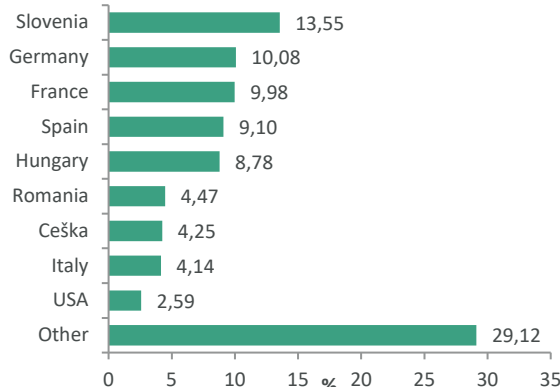
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 2 out of 7, which is a low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

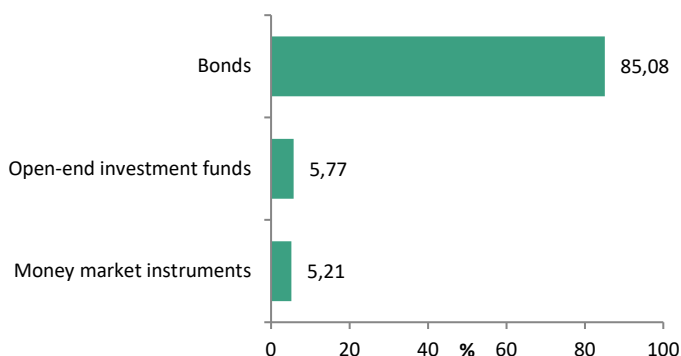
Fund Performance



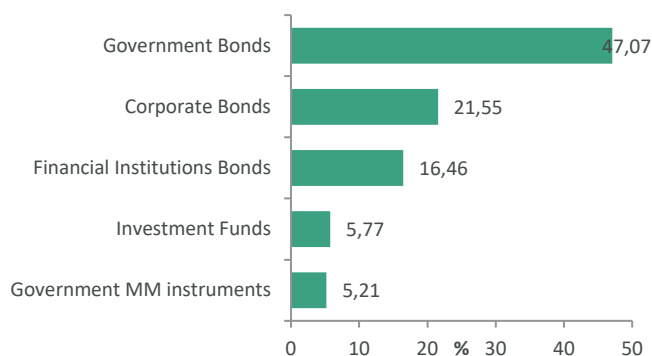
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+18,81%

PERFORMANCE - 3 YR

-24,77%

PERFORMANCE - 5 YR

-6,44%

Infond Umbrella Fund

Infond Megatrendi, equity subfund

Investment policy

Infond Megatrendi, the equity subfund of the Infond Umbrella Fund, invests in shares of companies whose products and services are part of structural changes in society, the environment, technology and demography (megatrends).

The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

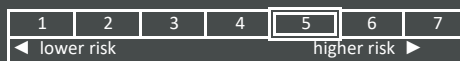
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-----------------------|--------------|------|
| PALANTIR TECHNOLOGIES | US69608A1088 | 6,63 |
| AMERICAN WATER WORKS | US0304201033 | 5,28 |
| SU FP | FR0000121972 | 3,96 |
| SOITEC | FR0013227113 | 3,94 |
| TRADE DESK | US88339J1051 | 3,58 |
| ASML HOLDING NV | NL0010273215 | 3,56 |
| INTUITIVE SURGICAL | US46120E6023 | 3,50 |
| SOFI TECHNOLOGIES | US83406F1021 | 3,37 |
| MERCADOLIBRE | US58733R1023 | 3,26 |
| TAIWAN SEMICONDUCTOR | US8740391003 | 3,17 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021401219 |
| Net asset value (NAV) | €1,56 |
| Total Net Assets (EUR) | 3.424.092 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 20.06.2008 |

The summary risk indicator

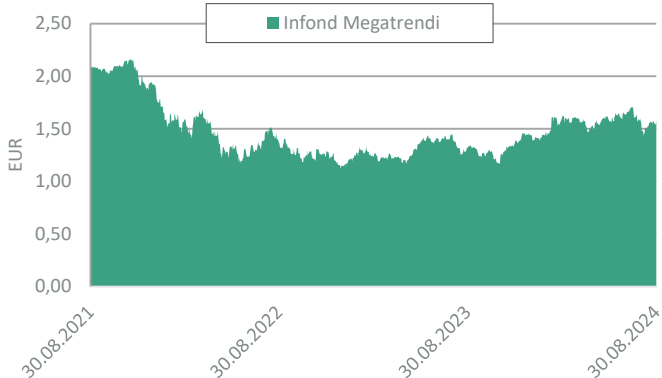


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

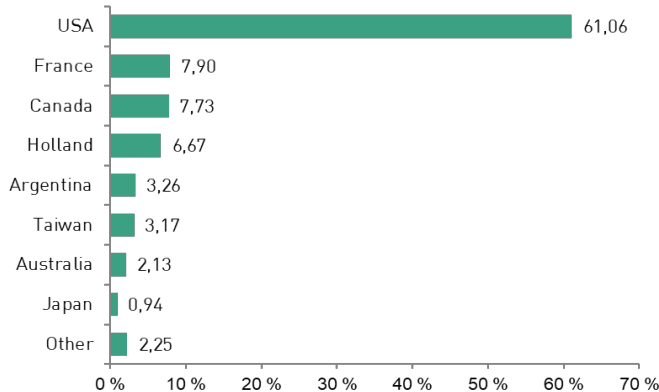
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

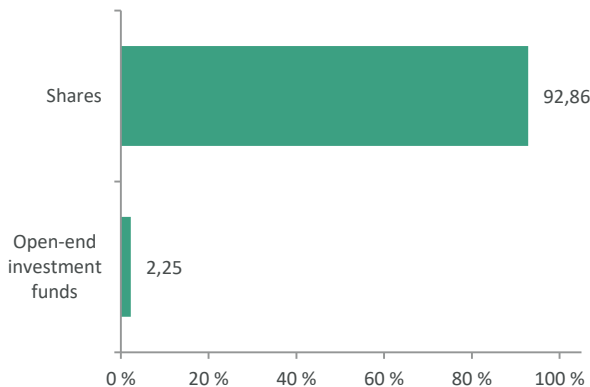
Fund Performance



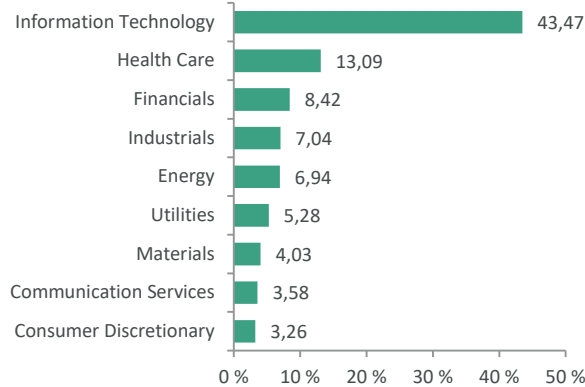
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+15,11%

PERFORMANCE - 3 YR

+14,60%

PERFORMANCE - 5 YR

+51,60%

Infond Umbrella Fund

Infond Naložbeni cilj 2040, target date subfund

Investment policy

A professionally managed, well-diversified investment portfolio in a single fund. Infond Naložbeni cilj 2040 allocates assets among equity, bond and money market instruments based on its investment strategy.

The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

Above all for investors with financial goal targeted around year 2040. On basis of its investment policy the subfund will gradually turn from predominantly equity to predominantly bond subfund as approaching year 2040.

Top 10 Holdings as at 30.08.2024

| | | % |
|---|--------------|------|
| ISHARES CORE EURO GOVERNMENT BOND | IE00B4WXJ64 | 4,47 |
| ISHARES EURO AGGREGATE BOND | IE00B3DKXQ41 | 4,24 |
| MICROSOFT | US5949181045 | 3,29 |
| NVIDIA | US67066G1040 | 2,98 |
| APPLE | US0378331005 | 2,64 |
| SPDR BLOOMBERG BARCLAYS 1-3 | IE00B6YX5F63 | 2,54 |
| AMAZON | US0231351067 | 2,02 |
| TAIWAN SEMICONDUCTOR | US8740391003 | 1,75 |
| ISHARES EUR HIGH YIELD CORP | IE00B66F4759 | 1,71 |
| ISHARES EURO CORPORATE BOND EX-FINANCIALS | IE00B4L5ZG21 | 1,61 |

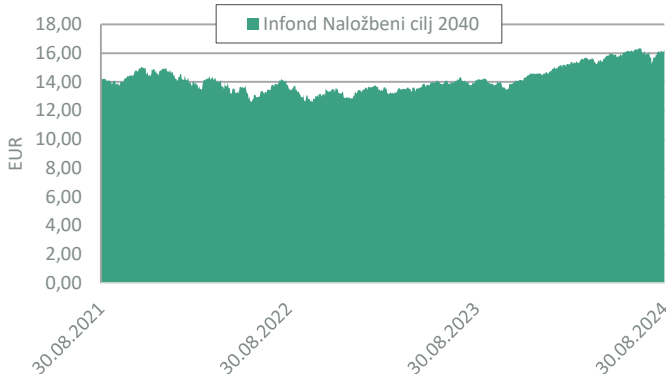
| Fund overview as at 30.08.2024 | |
|--------------------------------|--------------------------------|
| ISIN | SI0021401672 |
| Net asset value (NAV) | €16,23 |
| Total Net Assets (EUR) | 4.694.641 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | descending from 1.75% to 0,50% |
| Inception date | 09.01.2017 |

The summary risk indicator

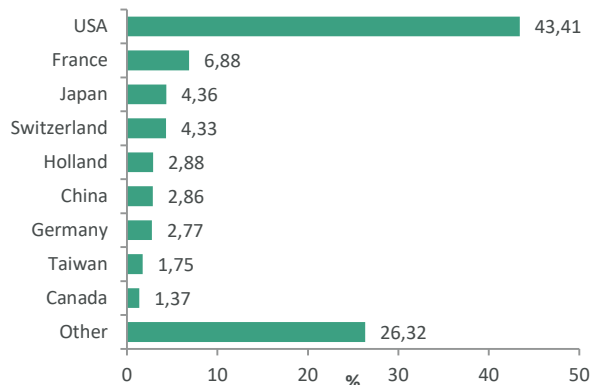


The risk indicator is based on the assumption that investor holds the fund for at least 3 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

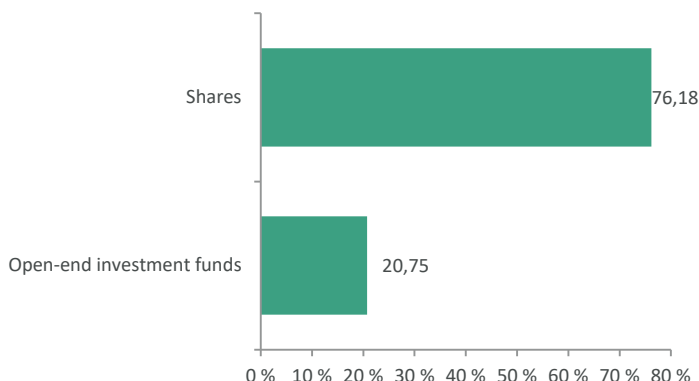
Fund Performance



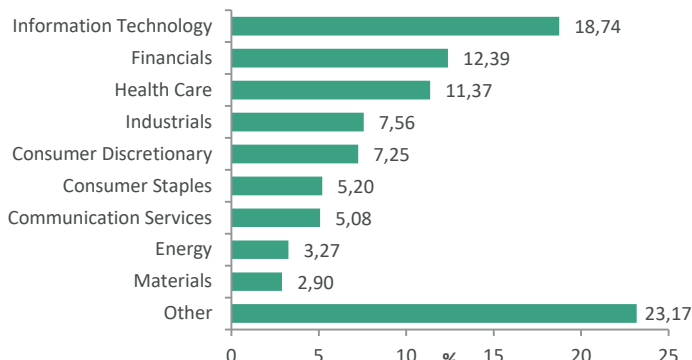
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+4,20%

PERFORMANCE - 3 YR

-14,34%

PERFORMANCE - 5 YR

-13,98%

Infond Umbrella Fund

Infond Obvezniški - EUR, bond subfund

Investment policy

Infond Obvezniški - EUR, the bond subfund of Infond Umbrella Funds, invests a minimum of 80% of its net assets in bond funds and debt securities of issuers anywhere in the world, at least 70% are nominated in EURO.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

Investors with low risk tolerance or risk averse investors.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-----------------------------------|--------------|------|
| REPUBLIC OF AUSTRIA - RAGB 3.15 | AT0000A33SK7 | 5,68 |
| EU - EU 0.1 | EU000A283867 | 5,24 |
| FRANCE - FRTR 4.5 | FR0010773192 | 5,17 |
| DEUTCHLAND - DBR 0 | DE0001102549 | 5,04 |
| EFSF - EFSF 3.375 | EU000A1G0AT6 | 4,68 |
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 4,63 |
| ROMANIA - ROMANI 2.875 | XS1420357318 | 4,28 |
| REPUBLIC OF FINLAND - RFGB 0.5 | FI4000517677 | 3,90 |
| REPUBLIKA SLOVENIJA - SLOREP 1.5 | SI0002103487 | 3,85 |
| BELGIUM KINGDOM - BGB 0.35 | BE0000354630 | 3,70 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021401318 |
| Net asset value (NAV) | €11,96 |
| Total Net Assets (EUR) | 9.030.676 € |
| Initial charge | max. 1,5% |
| Redemption fee | 0% |
| Management fee | 1,10% |
| Inception date | 11.12.2010 |

The summary risk indicator

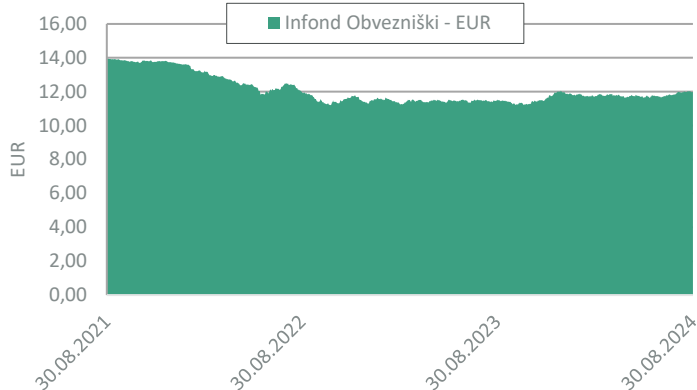


The risk indicator is based on the assumption that investor holds the fund for at least 3 years.

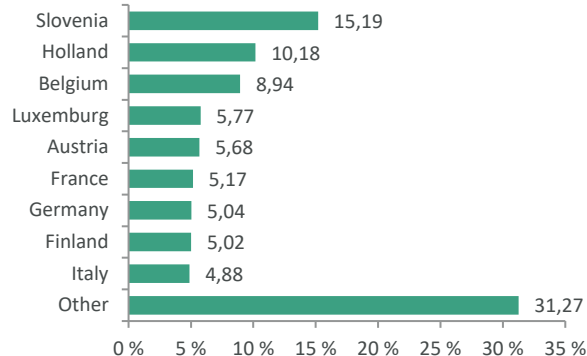
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 2 out of 7, which is a low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

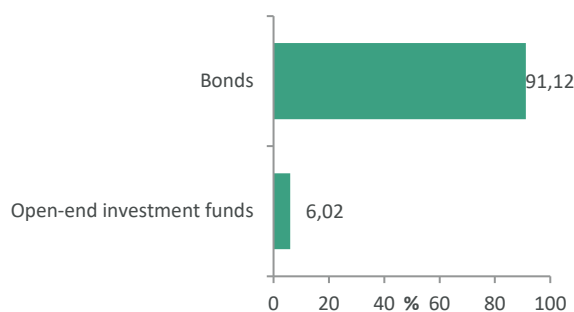
Fund Performance



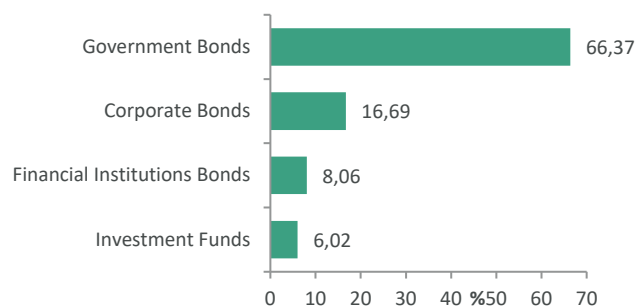
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+18,35%

PERFORMANCE - 3 YR

+17,14%

PERFORMANCE - 5 YR

+60,39%

Infond Umbrella Fund

Infond Razviti trgi, developed markets equity subfund

Investment policy

Infond Razviti trgi is an equity subfund of the Infond Umbrella Fund. It invests a minimum of 80% of its net assets in equities issued by companies anywhere in the developed world with no sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-------------------------------|--------------|------|
| APPLE | US0378331005 | 4,58 |
| MICROSOFT | US5949181045 | 4,34 |
| NVIDIA | US67066G1040 | 3,48 |
| AMAZON | US0231351067 | 3,07 |
| ALPHABET | US02079K3059 | 2,61 |
| TOTAL | FR0000120271 | 1,87 |
| META PLATFORMS INC | US30303M1027 | 1,67 |
| ELV US | US0367521038 | 1,65 |
| ISHARES MSCI JAPAN INDEX FUND | US46434G8226 | 1,61 |
| SANOFI | FR0000120578 | 1,61 |

Fund overview as at 30.08.2024

| | |
|------------------------|---------------|
| ISIN | SI0021400179 |
| Net asset value (NAV) | €19,34 |
| Total Net Assets (EUR) | 112.805.305 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 01.09.2004 |

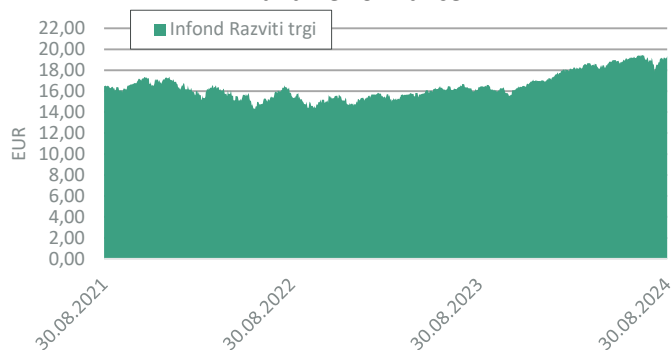
The summary risk indicator



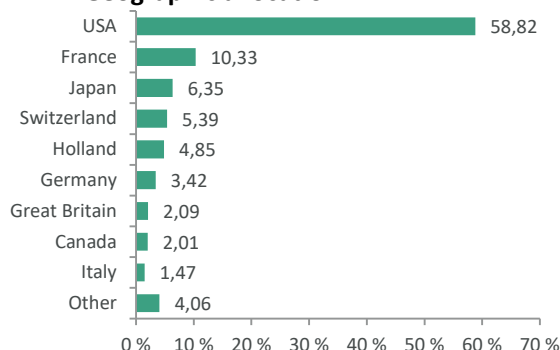
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

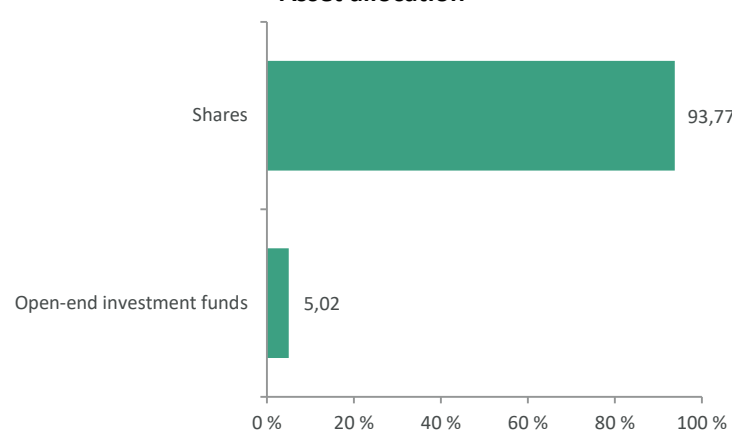
Fund Performance



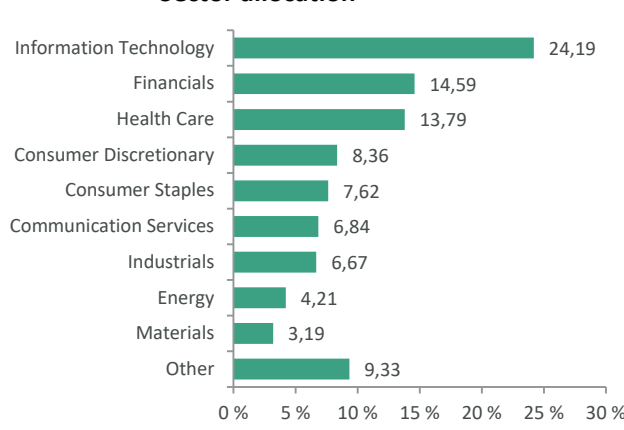
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+16,61%

PERFORMANCE - 3 YR

+16,51%

PERFORMANCE - 5 YR

+73,70%

Infond Umbrella Fund

Infond Select, developed market equity subfund

Investment policy

Infond Select is a global equity subfund of developed markets. The subfund has no sectoral limitation. Its assets are invested in a focused portfolio of between 25 and 40 high quality business that are potentially positioned for long-term growth.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|--------------------|--------------|------|
| BERKSHIRE HATHAWAY | US0846707026 | 8,50 |
| APPLE | US0378331005 | 4,72 |
| MICROSOFT | US5949181045 | 4,44 |
| AMAZON | US0231351067 | 4,17 |
| UNILEVER | GB00B10RZP78 | 3,99 |
| ROCHE HOLDING | CH0012032048 | 3,95 |
| ALPHABET | US02079K3059 | 3,93 |
| NESTLE | CH0038863350 | 3,68 |
| BLACKROCK | US09247X1019 | 3,56 |
| NVIDIA | US67066G1040 | 3,12 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400344 |
| Net asset value (NAV) | €26,60 |
| Total Net Assets (EUR) | 26.249.871 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 01.08.2007 |

The summary risk indicator

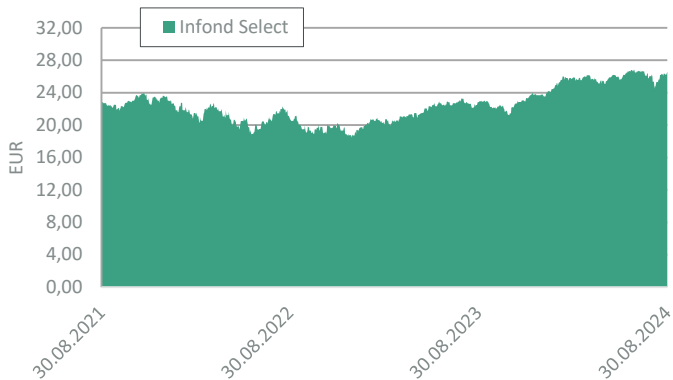


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

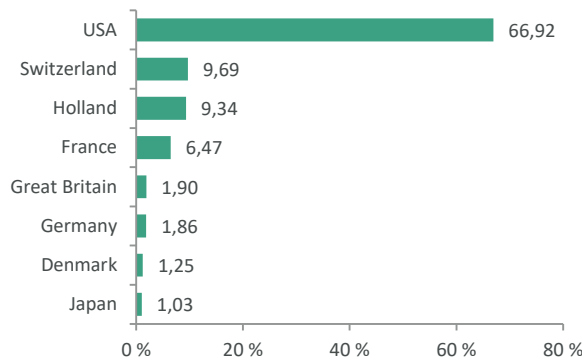
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

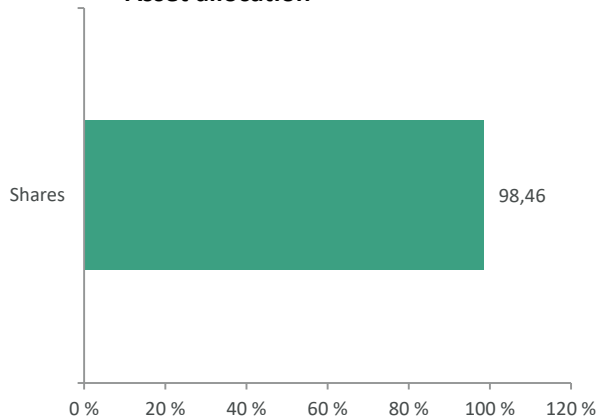
Fund Performance



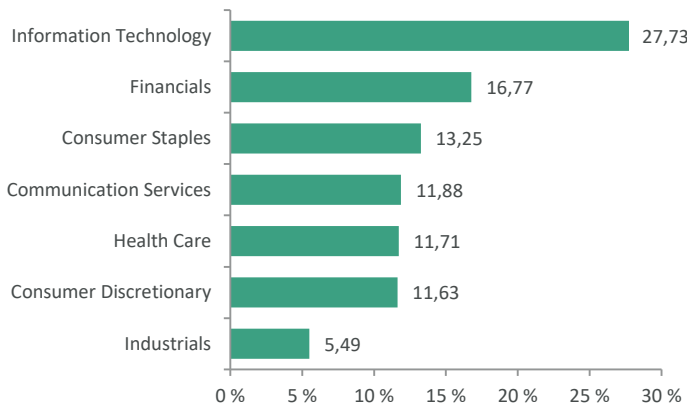
Geographic allocation



Asset allocation



Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

+2,80%

PERFORMANCE - 3 YR

+49,05%

PERFORMANCE - 5 YR

+37,82%

Infond Umbrella Fund

Infond Surovine in energija, equity subfund

Investment policy

Infond Surovine in energija (Equity Subfund of Infond Umbrella Fund) invests primarily in common stocks and normally invests at least 80% of assets in securities of companies from sectors Energy and Materials, according to GICS classification. The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

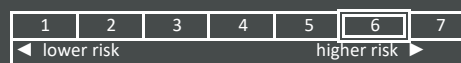
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|-----------------------------|--------------|------|
| EXXON MOBIL | US30231G1022 | 8,23 |
| CHEVRON | US1667641005 | 6,42 |
| LINDE | IE000S9YS762 | 4,29 |
| CAMECO | CA13321L1085 | 4,07 |
| IVANHOE MINES LTD | CA46579R1047 | 3,99 |
| AIR LIQUIDE | FR0000120073 | 3,63 |
| SOUTHERN COPPER CORPORATION | US84265V1052 | 3,61 |
| EOG RESOURCES | US26875P1012 | 3,47 |
| TOTAL | FR0000120271 | 3,44 |
| MARATHON PETROLEUM | US56585A1025 | 3,36 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400500 |
| Net asset value (NAV) | €15,37 |
| Total Net Assets (EUR) | 9.046.431 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 03.10.2005 |

The summary risk indicator

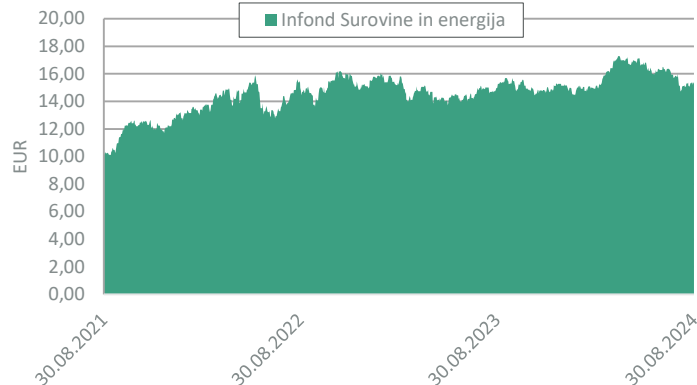


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

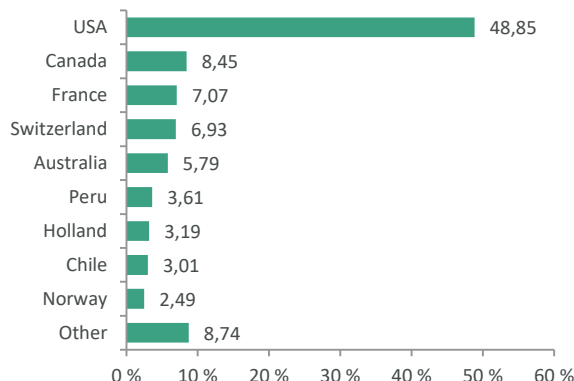
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 6 out of 7, which is the second-highest risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

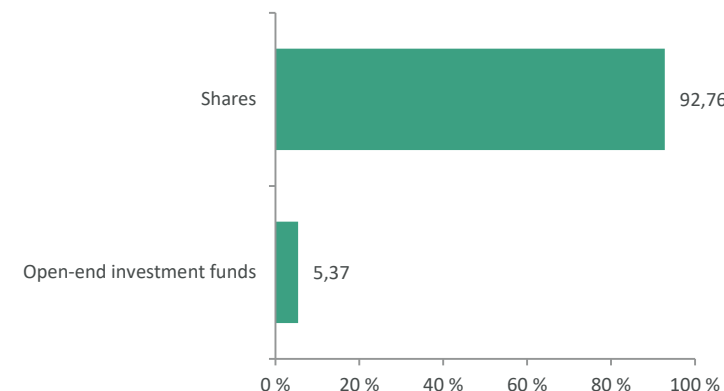
Fund Performance



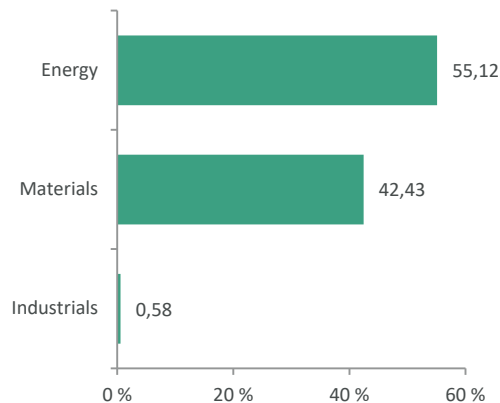
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+32,69%

PERFORMANCE - 3 YR

+33,71%

PERFORMANCE - 5 YR

+150,31%

Infond Umbrella Fund

Infond Tehnologija, equity subfund

Investment policy

Infond Tehnologija, the equity subfund of the Infond Umbrella Fund, invests primarily in equities of companies from IT and IT related companies without geographical limitation. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

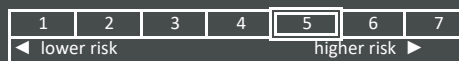
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|----------------------|--------------|------|
| NVIDIA | US67066G1040 | 8,39 |
| APPLE | US0378331005 | 7,70 |
| MICROSOFT | US5949181045 | 7,56 |
| SERVICENOW | US81762P1021 | 6,73 |
| BROADCOM | US11135F1012 | 5,61 |
| PALO ALTO NETWORKS | US6974351057 | 4,68 |
| META PLATFORMS INC | US30303M1027 | 4,37 |
| AMAZON | US0231351067 | 4,32 |
| ALPHABET | US02079K3059 | 4,23 |
| TAIWAN SEMICONDUCTOR | US8740391003 | 4,18 |

Fund overview as at 30.08.2024

| | |
|------------------------|---------------|
| ISIN | SI0021400914 |
| Net asset value (NAV) | €135,37 |
| Total Net Assets (EUR) | 200.116.136 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 01.10.2007 |

The summary risk indicator

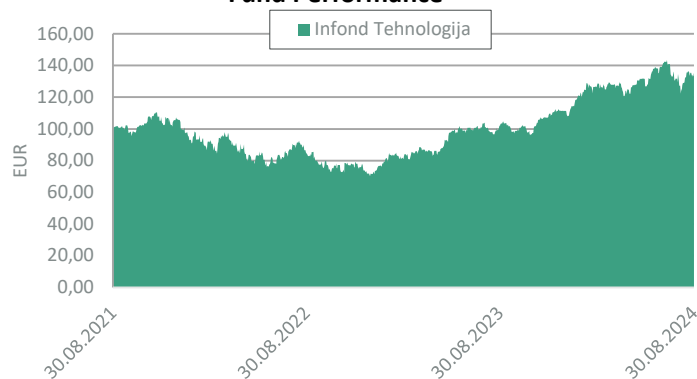


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

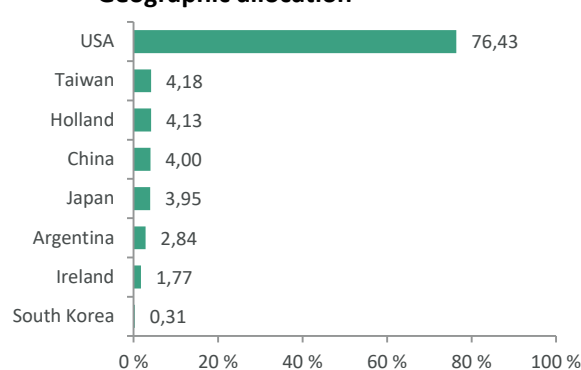
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

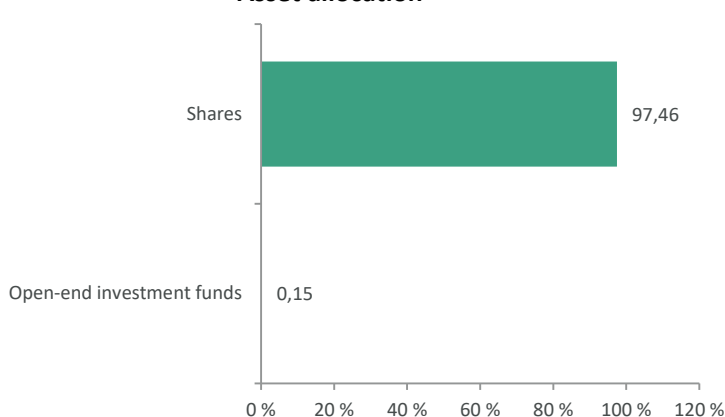
Fund Performance



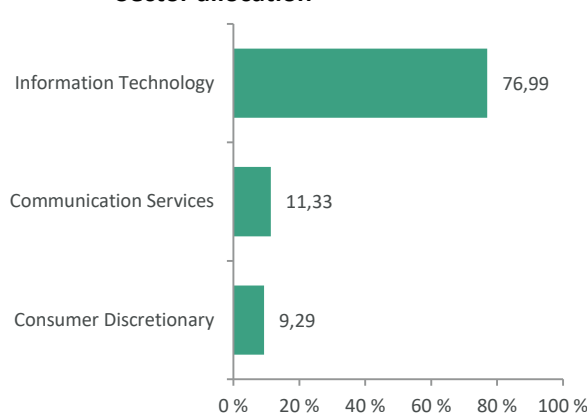
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+14,40%

PERFORMANCE - 3 YR

-5,33%

PERFORMANCE - 5 YR

+14,47%

Infond Umbrella Fund

Infond Trgi v razvoju, equity subfund

Investment policy

Infond Trgi v razvoju (Equity Subfund of Infond Umbrella Fund) invests primarily in equities of companies based in the Emerging markets, without sectoral limitation. The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

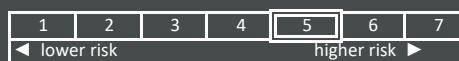
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|--------------------------------|--------------|------|
| TAIWAN SEMICONDUCTOR | US8740391003 | 8,16 |
| MAKEMYTRIP | MU0295S00016 | 4,73 |
| ISHARES MSCI TAIWAN INDEX FUND | US46434G7723 | 4,29 |
| SAMSUNG | US7960508882 | 4,03 |
| TENCENT HOLDINGS | KYG875721634 | 3,98 |
| MERCADOLIBRE | US58733R1023 | 3,30 |
| ICICI BANK | US45104G1040 | 3,24 |
| NASPERS | ZAE000325783 | 3,06 |
| ISHARES MSCI SAUDI ARABIA | US46434V4234 | 3,04 |
| LARSEN & TOUBRO | USY5217N1183 | 3,00 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400518 |
| Net asset value (NAV) | €27,02 |
| Total Net Assets (EUR) | 32.656.458 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 03.10.2005 |

The summary risk indicator

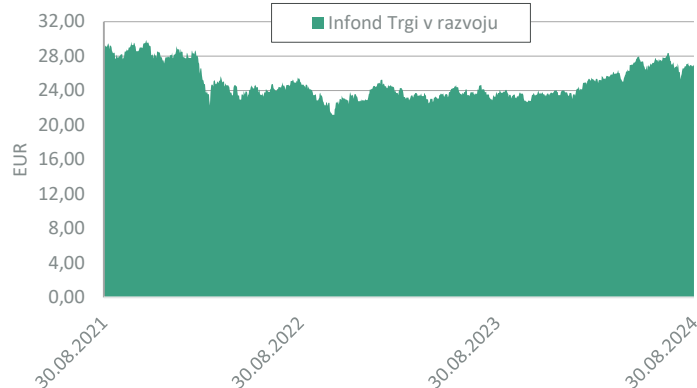


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

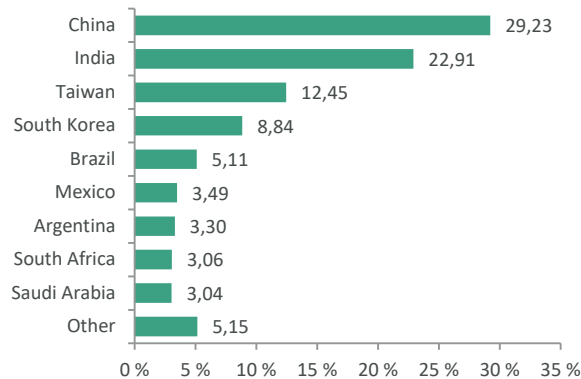
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

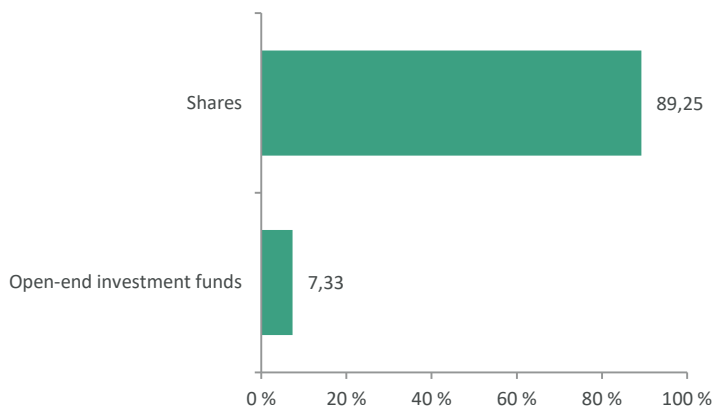
Fund Performance



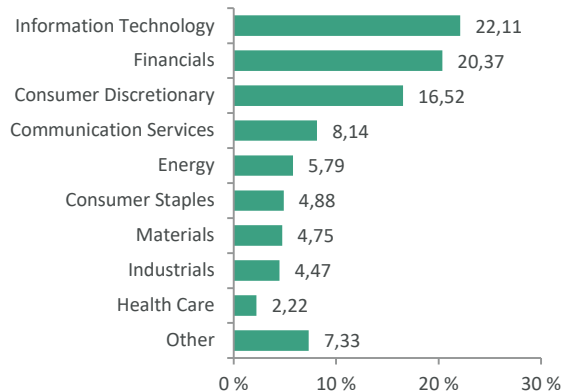
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+22,27%

PERFORMANCE - 3 YR

+26,25%

PERFORMANCE - 5 YR

+80,52%

Infond Umbrella Fund

Infond ZDA, equity subfund

Investment policy

Infond ZDA invests mainly in the shares of companies with the registered office or predominant part of operations in United States of America. The fund has no sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

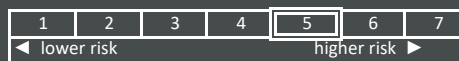
Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|--------------------|--------------|------|
| APPLE | US0378331005 | 5,95 |
| NVIDIA | US6706661040 | 5,81 |
| MICROSOFT | US5949181045 | 5,19 |
| AMAZON | US0231351067 | 3,65 |
| ALPHABET | US02079K3059 | 3,56 |
| SERVICENOW | US81762P1021 | 2,94 |
| META PLATFORMS INC | US30303M1027 | 2,87 |
| SALESFORCE | US79466L3024 | 2,83 |
| APPLIED MATERIALS | US0382221051 | 2,64 |
| ANALOG DEVICES | US0326541051 | 2,30 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400534 |
| Net asset value (NAV) | €41,85 |
| Total Net Assets (EUR) | 19.649.372 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 04.06.2007 |

The summary risk indicator

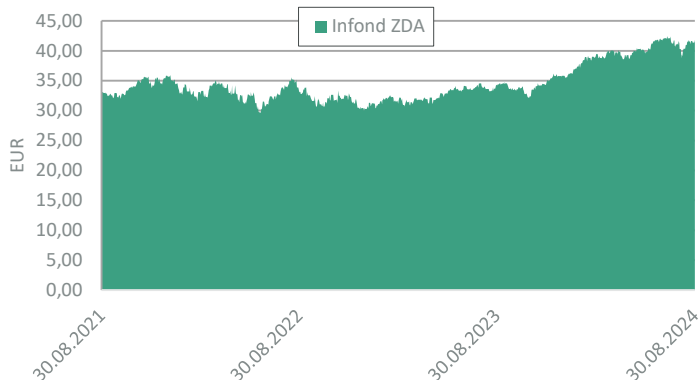


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

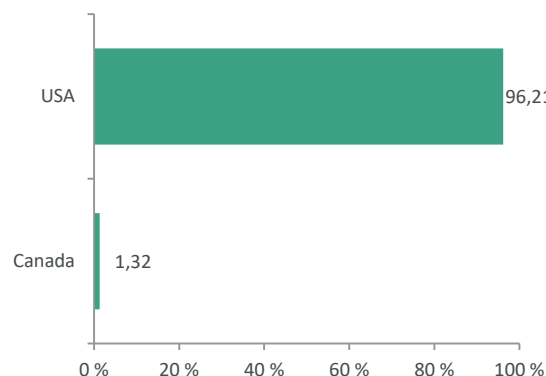
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

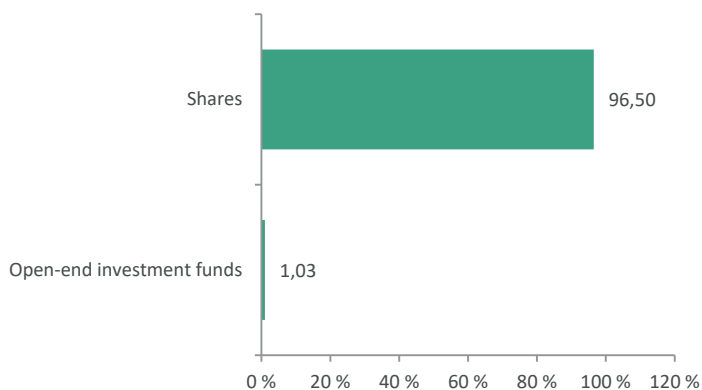
Fund Performance



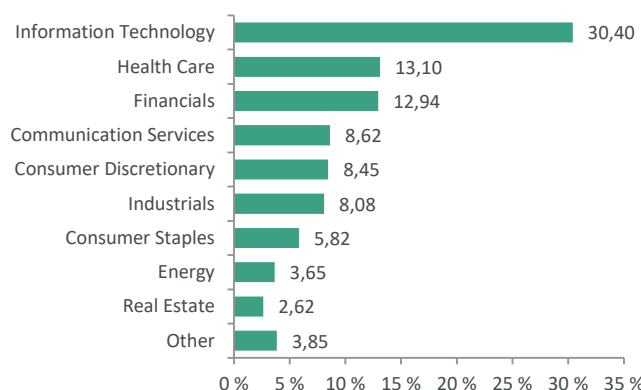
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+14,75%

PERFORMANCE - 3 YR

+21,32%

PERFORMANCE - 5 YR

+52,74%

Infond Umbrella Fund

Infond Zdravstvo, equity subfund

Investment policy

Infond Zdravstvo, equity subfund of Infond Umbrella fund invests mainly in the shares of sectorally limited portfolios of companies from the Healthcare sector (pharmaceuticals and biotechnology, medical equipment industry...).

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

Top 10 Holdings as at 30.08.2024

| | ISIN | % |
|--------------------|--------------|------|
| ELI LILY & CO | US5324571083 | 8,85 |
| UNITEDHEALTH | US91324P1021 | 7,66 |
| NOVO NORDISK | US6701002056 | 4,86 |
| ASTRAZENECA | GB0009895292 | 4,06 |
| MERCK & CO | US58933Y1055 | 3,92 |
| ABBVIE | US00287Y1091 | 3,91 |
| BOSTON SCIENTIFIC | US1011371077 | 3,59 |
| INTUITIVE SURGICAL | US46120E6023 | 3,58 |
| ROCHE HOLDING | CH0012032048 | 3,54 |
| ELV US | US0367521038 | 3,31 |

Fund overview as at 30.08.2024

| | |
|------------------------|--------------|
| ISIN | SI0021400526 |
| Net asset value (NAV) | €50,23 |
| Total Net Assets (EUR) | 43.941.636 € |
| Initial charge | max. 3% |
| Redemption fee | 0% |
| Management fee | 2,25% |
| Inception date | 04.06.2007 |

The summary risk indicator

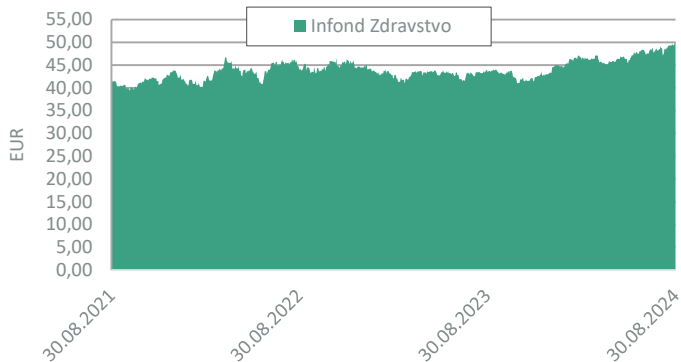


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

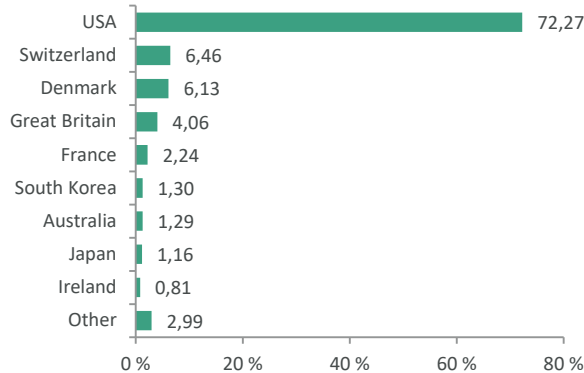
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

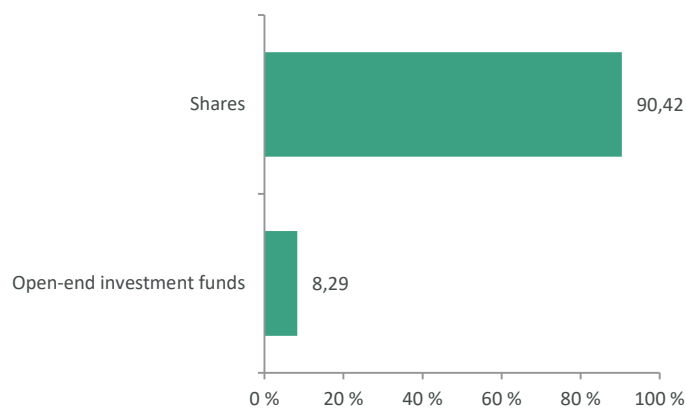
Geographic allocation



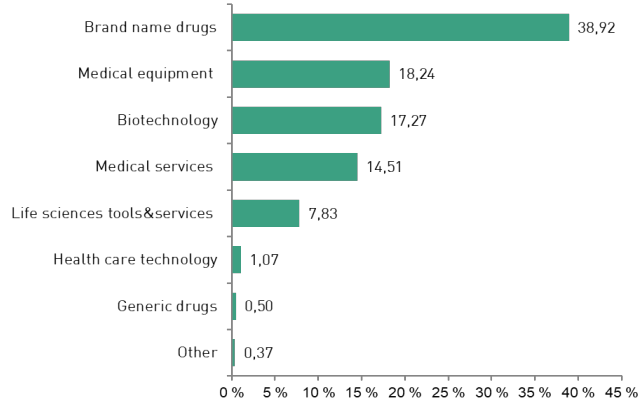
Geographic allocation



Asset allocation



Sector allocation



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Please refer to the Prospectus, including the management rules of the Infond Umbrella Fund, and the Key Investor Information Document of each subfund. All documents and information regarding the operations of the Infond Umbrella Fund subfunds are published on the website www.infond.si, under the presentation tabs of each individual subfund in Slovene language.

The subfunds included in the monthly report of the Infond Umbrella Fund are suitable for investors who plan to save in the fund for at least the recommended number of years, are willing to take on certain investment risks, and are aware of the possibility of loss of assets. The funds are intended for investors who have free financial resources and wish to diversify them into various forms of investments. Investors do not need specific knowledge and experience with mutual funds and financial markets to invest in the fund.

The subfunds of the Infond Umbrella Fund are actively managed. The performance is measured against the benchmark index, which is stated in the Key Investor Information Document of each subfund. The fund's investment portfolio is not constrained by the investment structure of the benchmark index, but part of the fund's investments often also constitute a part of the benchmark index.

Past performance does not predict future returns. The maximum entry fees can reach up to 3%, and the maximum exit fees up to 3%. The mentioned fees reduce the displayed return. Future performance is subject to taxation which depends on the personal situation of each investor, and which may change in the future. What you will get will vary depending on how the market performs and how long you keep the investment.

Sava Infond, družba za upravljanje, d.o.o., Ulica Eve Lovše 7, SI-2000 Maribor.

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