

Infond Funds

FACT SHEETS

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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

+15,35%

PERFORMANCE - 3 YR

+7,83%

PERFORMANCE - 5 YR

+22,95%

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 29.11.2024

	ISIN	%
SNAP-ON	US8330341012	3,11
TENARIS	LU2598331598	3,00
FASTENAL	US3119001044	2,93
PACCAR	US6937181088	2,80
CISCO SYSTEMS	US17275R1023	2,76
COSTCO WHOLESALE	US22160K1051	2,76
HALLIBURTON	US4062161017	2,71
WATSCO	US9426222009	2,69
SINGAPORE EXCHANGE	SG1J26887955	2,65
PAYCHEX	US7043261079	2,63

Fund overview as at 29.11.2024

ISIN	SI0021401342
Net asset value (NAV)	€12,64
Total Net Assets (EUR)	10.001.296 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	11.12.2010

The summary risk indicator

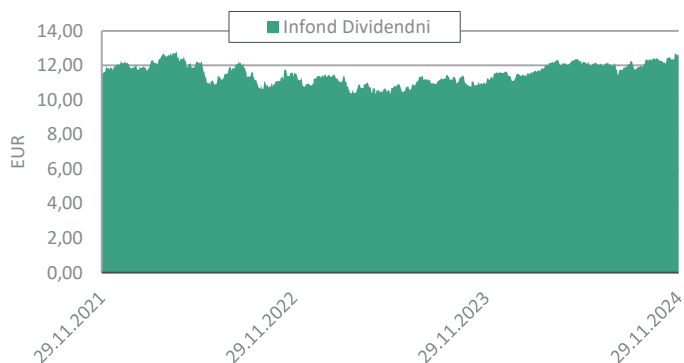


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

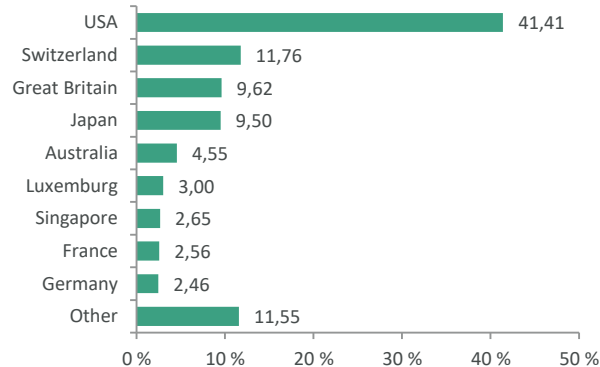
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

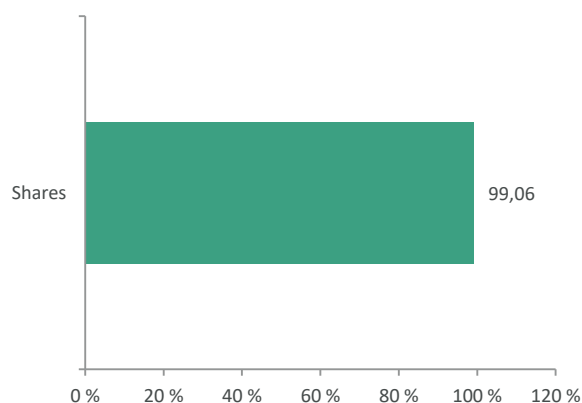
Fund Performance



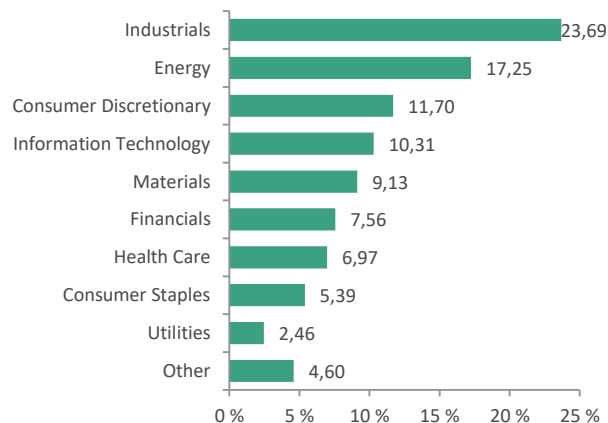
Geographic allocation



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

+25,30%

PERFORMANCE - 3 YR

+13,40%

PERFORMANCE - 5 YR

+66,45%

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 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	4,73
TAIWAN SEMICONDUCTOR	US8740391003	3,79
BOOKING HOLDINGS	US09857L1089	3,74
STRYKER	US8636671013	3,36
ARISTA NETWORKS	US0404132054	3,33
BLACKROCK	US09290D1019	3,15
ZURICH INSURANCE	CH0011075394	3,04
ABB	CH0012221716	2,73
VENTAS	US92276F1003	2,63
MARSH & MCLENNAN	US5717481023	2,56

Fund overview as at 29.11.2024

ISIN	S10021400880
Net asset value (NAV)	€63,86
Total Net Assets (EUR)	27.655.898 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	21.04.2005

The summary risk indicator

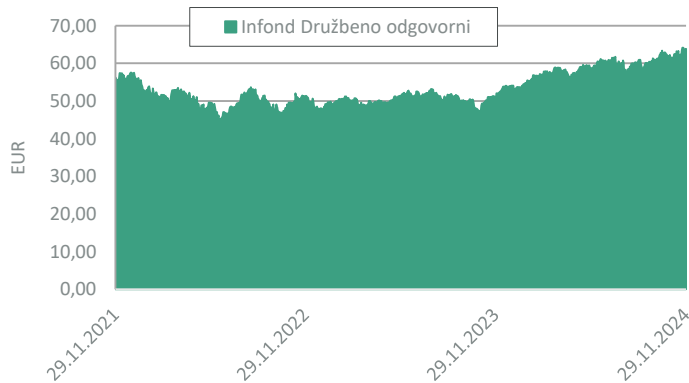


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

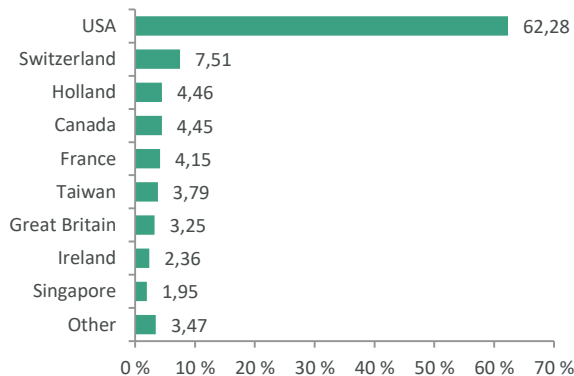
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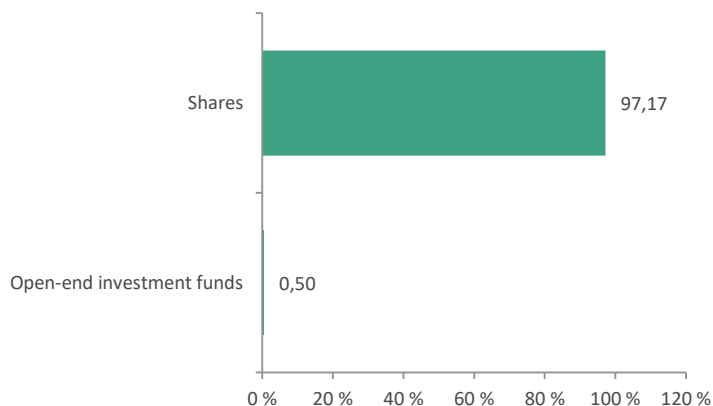
Fund Performance



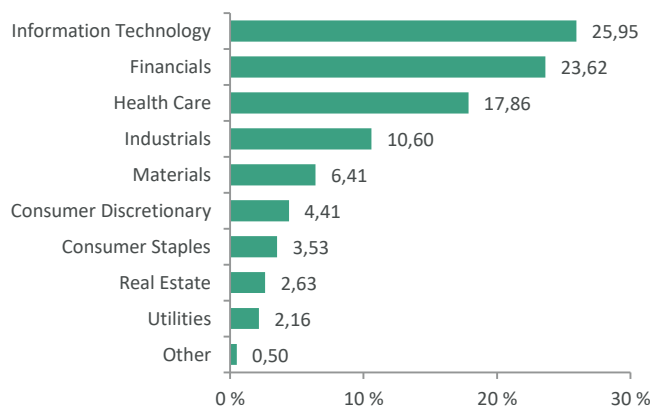
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+8,33%

PERFORMANCE - 3 YR

+8,55%

PERFORMANCE - 5 YR

+26,14%

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 29.11.2024

	ISIN	%
ASML HOLDING NV	NL0010273215	5,73
NOVO NORDISK	DK0062498333	4,99
NOVARTIS	CH0012005267	4,28
SU FP	FR0000121972	4,26
ABB	CH0012221716	3,65
SAP	DE0007164600	3,61
DEUTSCHE BOERSE AG	DE0005810055	3,31
AIRBUS	NL0000235190	3,11
ING GROEP	NL0011821202	3,05
THALES	FR0000121329	3,01

Fund overview as at 29.11.2024

ISIN	SI0021400492
Net asset value (NAV)	€6,67
Total Net Assets (EUR)	9.026.946 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	15.11.2004

The summary risk indicator

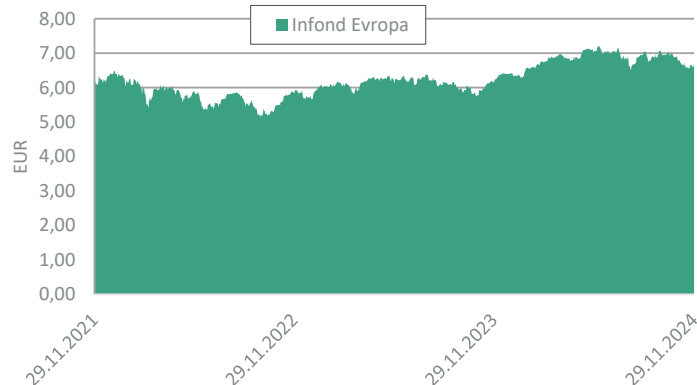


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

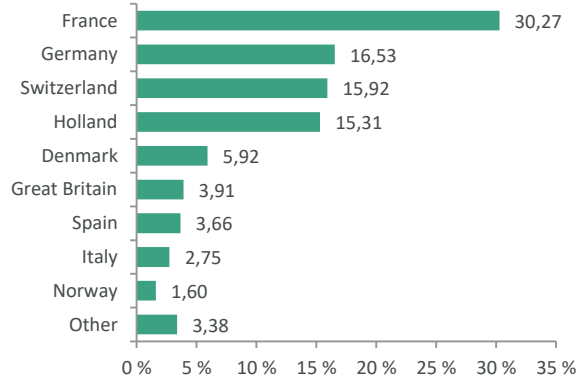
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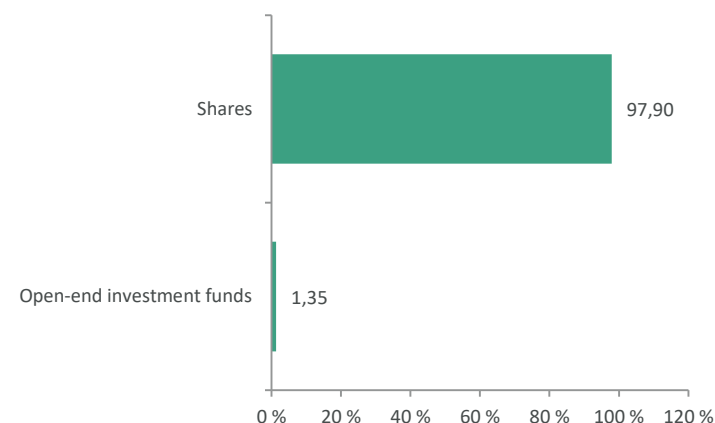
Fund Performance



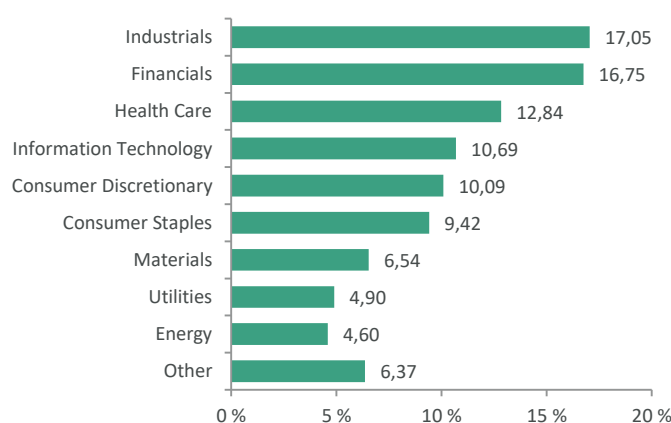
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+9,49%

PERFORMANCE - 3 YR

-1,53%

PERFORMANCE - 5 YR

+6,91%

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 29.11.2024

	ISIN	%
SIJ - SIJ8	SI0032104489	3,39
REPUBLIC OF SERBIA - SERBIA 1.5	XS2015296465	2,51
REPUBLIKA SLOVENIJA - SLOREP 1.5	SI0002103487	2,31
WELLS FARGO - WFC 1.375	XS1400169931	2,21
ERSTE BANK - ERSTBK 0.875	AT0000A2GH08	2,19
FRANCE - FRTR 4.5	FR0010773192	2,13
NVIDIA	US67066G1040	2,08
REPUBLIC OF HUNGARY - REPHUN 1.125	XS2161992198	2,06
ROMANIA - ROMANI 2.875	XS1420357318	2,05
SANTANDER - SANTAN 1.125	XS1751004232	1,96

Fund overview as at 29.11.2024

ISIN	SI0021400476
Net asset value (NAV)	€42,24
Total Net Assets (EUR)	30.837.980 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	1,65%
Inception date	01.07.1995

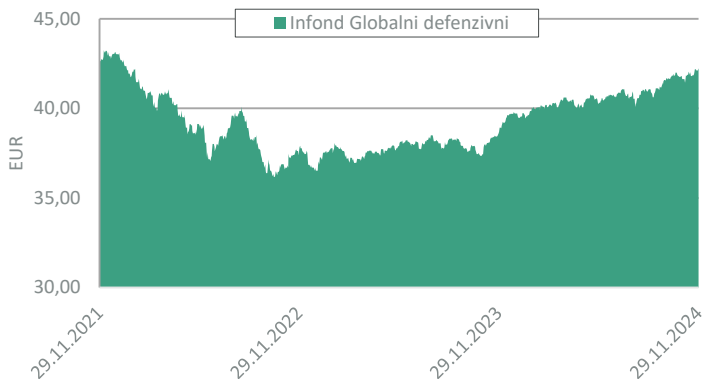
The summary risk indicator



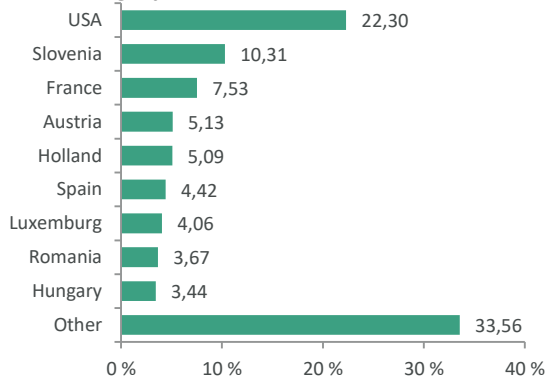
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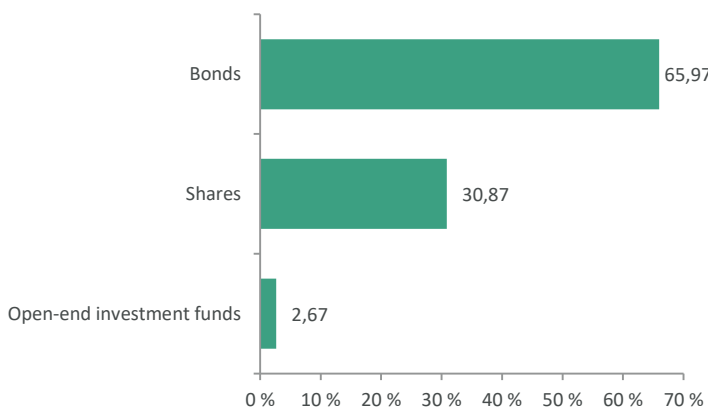
Fund Performance



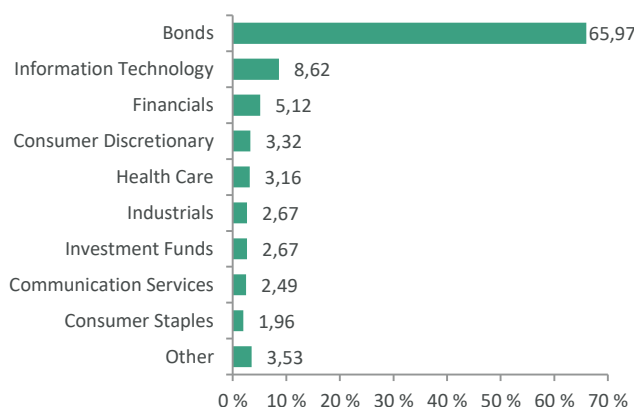
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+23,17%

PERFORMANCE - 3 YR

+16,29%

PERFORMANCE - 5 YR

+48,90%

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 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	4,55
TAIWAN SEMICONDUCTOR	US8740391003	3,98
APPLE	US0378331005	3,23
META PLATFORMS INC	US30303M1027	3,13
MICROSOFT	US5949181045	2,64
TENCENT HOLDINGS	KYG875721634	2,32
ALPHABET	US02079K3059	2,30
AMAZON	US0231351067	2,17
SALESFORCE	US79466L3024	2,02
CAMECO	CA13321L1085	1,96

Fund overview as at 29.11.2024

ISIN	SI0021401136
Net asset value (NAV)	€10,96
Total Net Assets (EUR)	83.482.086 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	10.10.2008

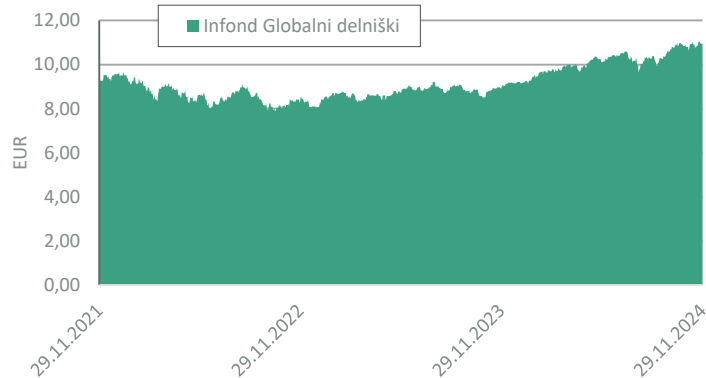
The summary risk indicator



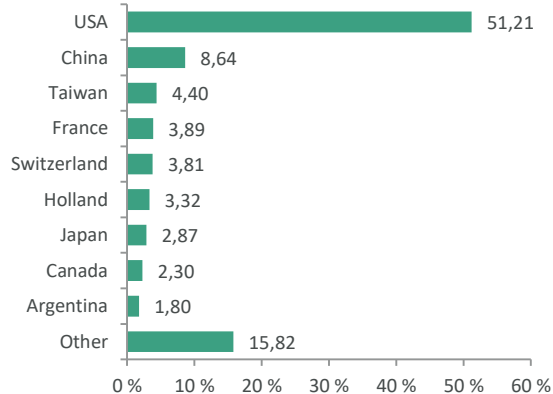
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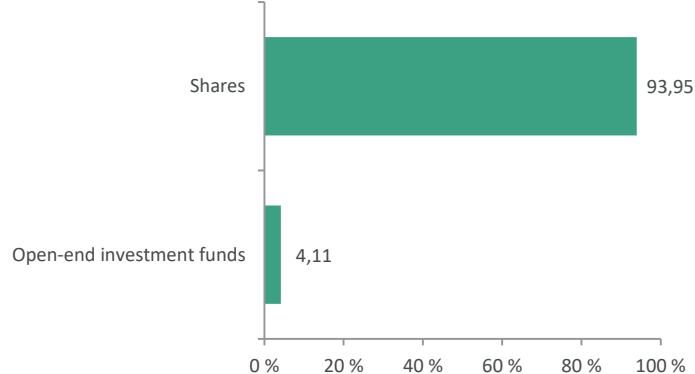
Fund Performance



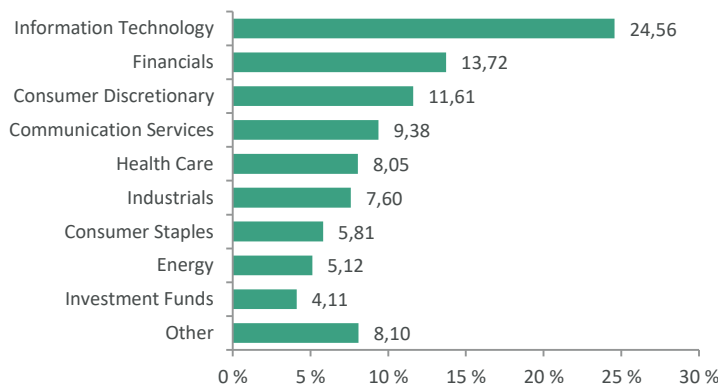
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+20,36%

PERFORMANCE - 3 YR

+16,03%

PERFORMANCE - 5 YR

+37,88%

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 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	5,58
DEUTCHLAND - DBR 0	DE0001102549	3,17
NETHERLANDS GOVERNMENT - NETHER 0	NL0015000B11	2,63
EFSF - EFSF 3.375	EU000A1G0AT6	2,61
POZAVAROVALNICA SAVA	SI0021110513	2,50
FRANCE - FRTR 4.5	FR0010773192	2,50
ASML HOLDING NV	NL0010273215	2,36
ALPHABET	US02079K3059	2,32
EU - EU 0.1	EU000A283867	2,08
AMAZON	US0231351067	2,06

Fund overview as at 29.11.2024

Investment policy	SI0021401128
Net asset value (NAV)	€15,28
Total Net Assets (EUR)	24.848.010 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,00%
Inception date	26.09.2008

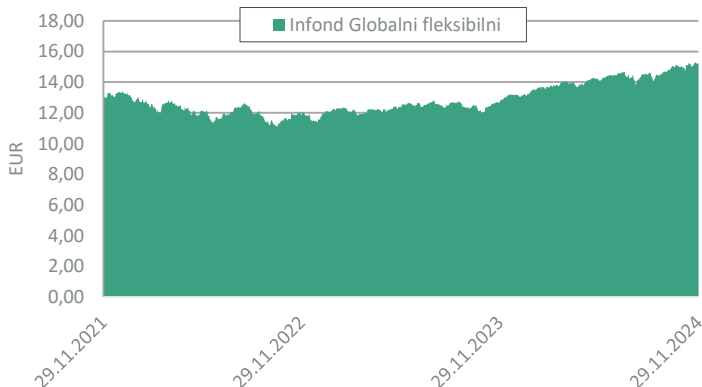
The summary risk indicator



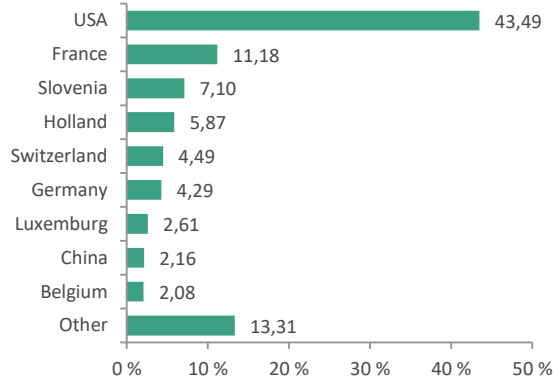
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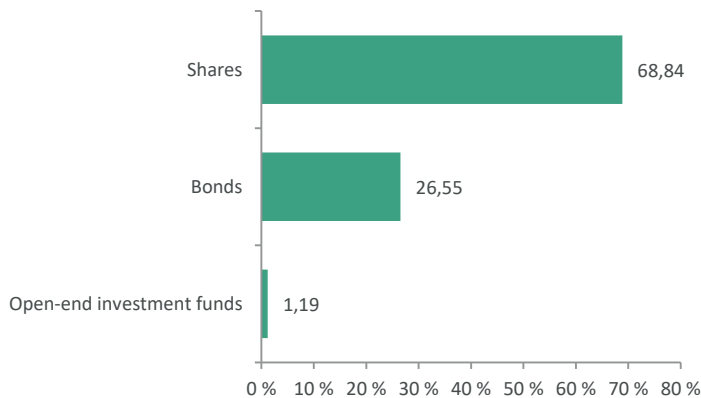
Fund Performance



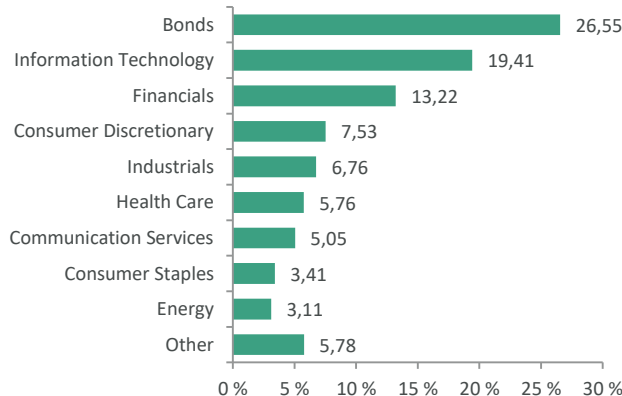
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+18,06%

PERFORMANCE - 3 YR

+10,20%

PERFORMANCE - 5 YR

+31,77%

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 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	5,01
NETHERLANDS GOVERNMENT - NETHER 0	NL0015000B11	3,16
DEUTCHLAND - DBR 0	DE0001102549	3,09
FRANCE - FRTR 4.5	FR0010773192	2,61
EIB - EIB 0.25	XS2189259018	2,46
EFSF - EFSF 3.375	EU000A1G0AT6	2,45
EU - EU 0.1	EU000A283867	2,26
MICROSOFT	US5949181045	2,24
REPUBLIC OF SERBIA - SERBIA 1.5	XS2015296465	2,15
BLACKROCK	US09290D1019	1,92

Fund overview as at 29.11.2024

Investment policy	SI0021400161
Net asset value (NAV)	€99,27
Total Net Assets (EUR)	91.424.636 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,00%
Inception date	01.03.1994

The summary risk indicator

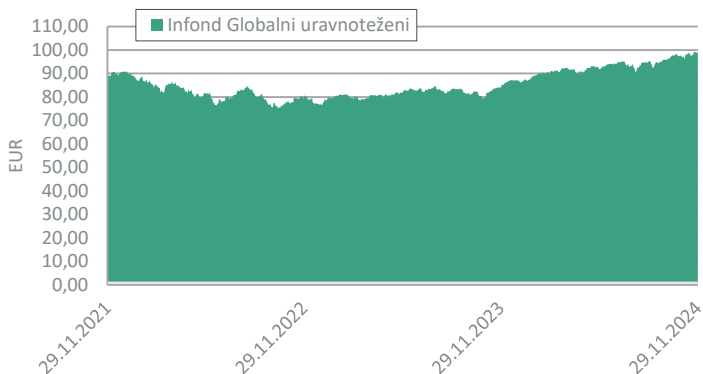


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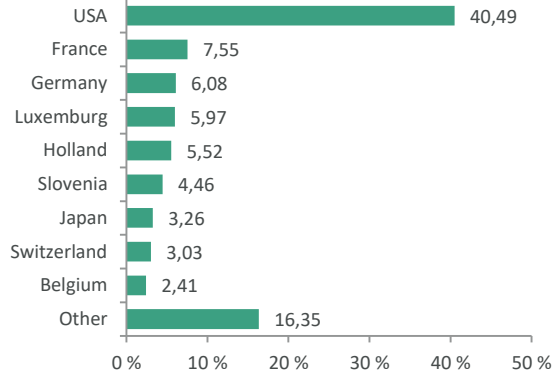
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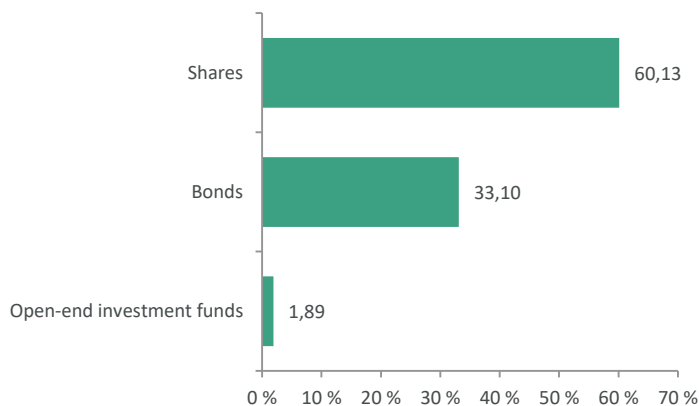
Fund Performance



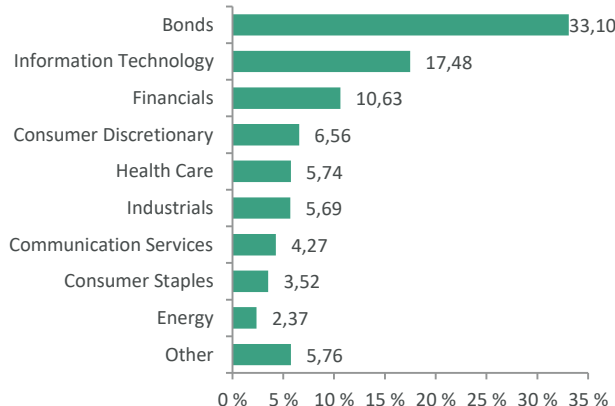
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+7,27%

PERFORMANCE - 3 YR

-31,08%

PERFORMANCE - 5 YR

-26,36%

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.

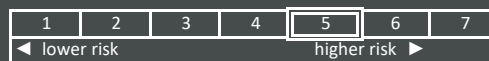
Top 10 Holdings as at 29.11.2024

	ISIN	%
ALIBABA GROUP HOLDING	KYG017191142	8,88
TENCENT HOLDINGS	KYG875721634	8,73
JD.COM	KYG8208B1014	7,14
XIAOMI	KYG9830T1067	5,70
BYD	CNE100000296	4,78
LENOVO	HK0992009065	3,87
MEITUAN	KYG596691041	3,87
NETEASE	KYG6427A1022	3,73
PETROCHINA	CNE1000003W8	3,59
ANTA SPORTS	KYG040111059	3,37

Fund overview as at 29.11.2024

ISIN	S10021401433
Net asset value (NAV)	€10,36
Total Net Assets (EUR)	3.550.788 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	16.07.2011

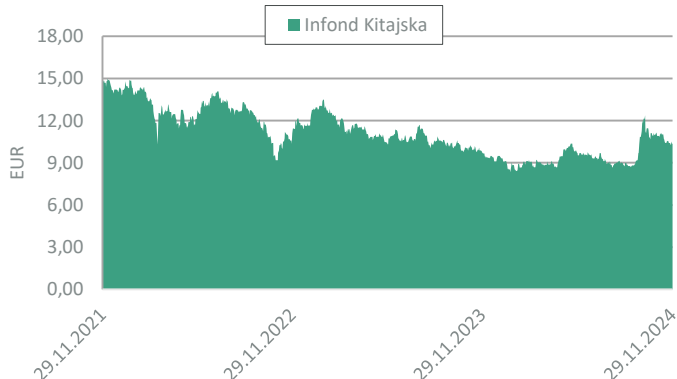
The summary risk indicator



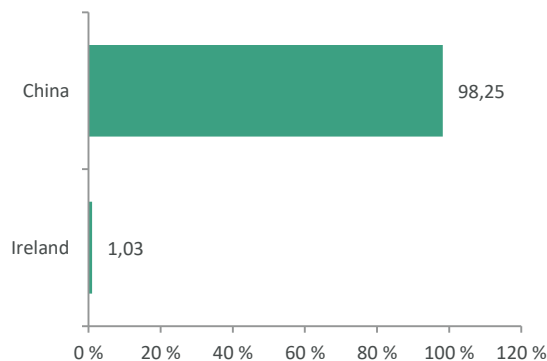
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because 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.

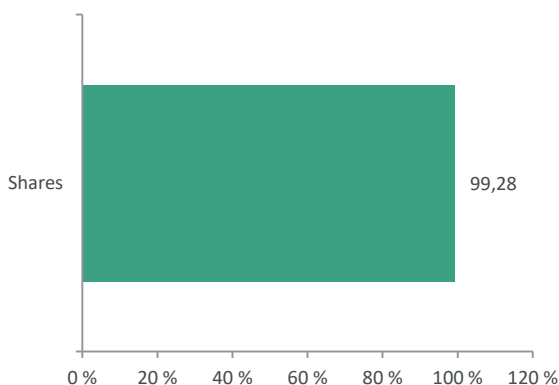
Fund Performance



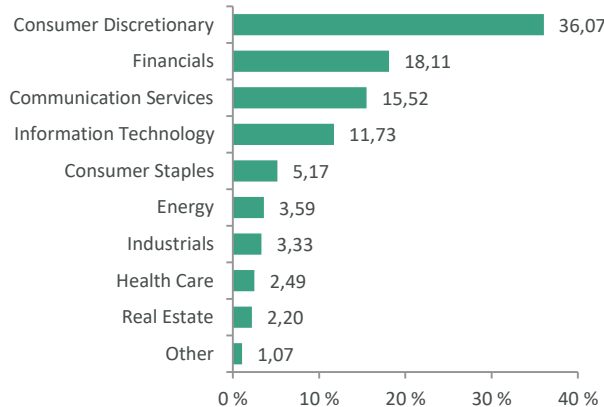
Geographic allocation



Asset allocation



Sector allocation



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

+3,97%

PERFORMANCE - 3 YR

+0,64%

PERFORMANCE - 5 YR

+0,25%

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

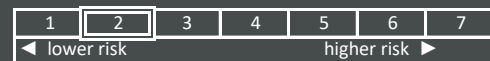
Investors with low risk tolerance or risk averse investors. A typical investment in a short-term bond fund is at least 1 year.

Top 10 Holdings as at 29.11.2024

	ISIN	%
FRTR 3.5 04/25/26	FR0010916924	3,01
EU - EU 3.125	EU000A3K4EN5	2,97
EIB - EIB 3.5	XS0755873253	2,93
REPUBLIC OF LITHUANIA - LITHUN 0.95	XS1619567677	2,90
KINGDOM OF SPAIN - SPGB 5.9	ES00000123C7	2,89
REPUBLIC OF AUSTRIA - RAGB 1.2	AT0000A1FAP5	2,76
DEUTSCHLAND - DBR 0.5	DE0001102440	2,68
FRANCE - FRTR 0.5	FR0013407236	2,57
DEUTCHLAND - BKO 2.8	DE000BU22015	2,39
REPUBLIC OF ITALY - BTPS 4.5	IT0004644735	2,34

Fund overview as at 29.11.2024

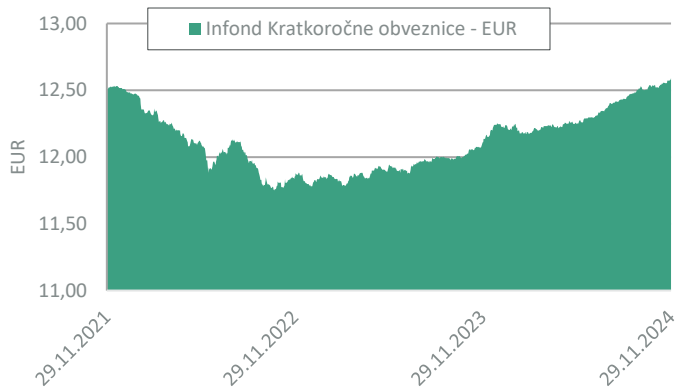
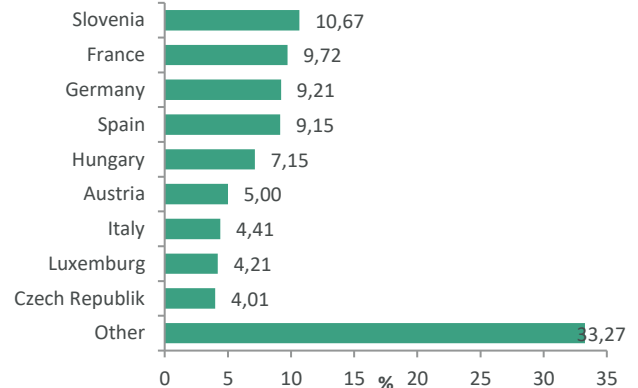
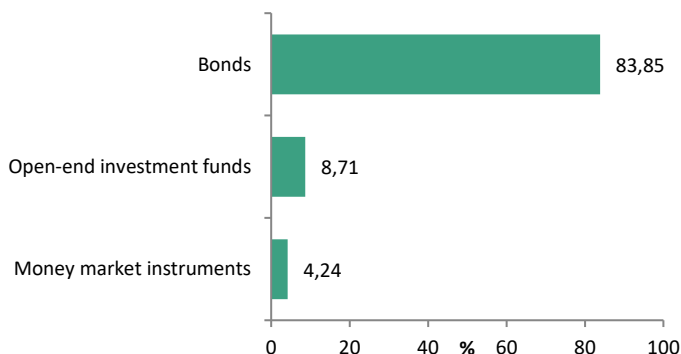
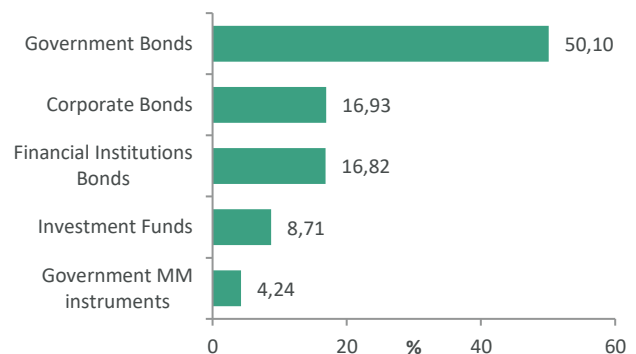
ISIN	SI0021401532
Net asset value (NAV)	€12,59
Total Net Assets (EUR)	46.669.208 €
Initial charge	max. 1,5%
Redemption fee	0%
Management fee	0,40%
Inception date	16.10.2013

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**

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PERFORMANCE - 1 YR

+44,72%

PERFORMANCE - 3 YR

-5,08%

PERFORMANCE - 5 YR

+14,47%

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.

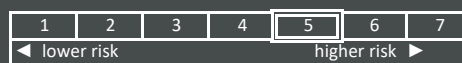
Top 10 Holdings as at 29.11.2024

	ISIN	%
CAMECO	CA13321L1085	5,86
SOFI TECHNOLOGIES	US83406F1021	5,82
HIMS & HERS HEALTH	US4330001060	5,39
NEXGEN ENERGY	CA65340P1062	4,32
GLOBAL X URANIUM ETF	US37954Y8710	3,82
NVIDIA	US67066G1040	3,54
KINSALE CAPITAL	US49714P1084	3,51
MICROSTRATEGY	US5949724083	3,43
PALANTIR TECHNOLOGIES	US69608A1088	3,30
SU FP	FR0000121972	2,99

Fund overview as at 29.11.2024

ISIN	SI0021401219
Net asset value (NAV)	€1,96
Total Net Assets (EUR)	4.806.431 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	20.06.2008

The summary risk indicator

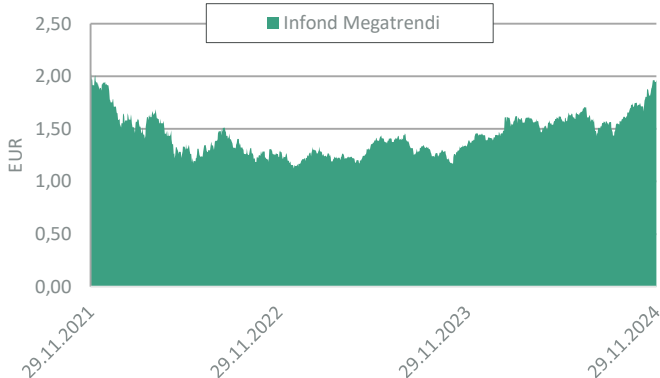


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

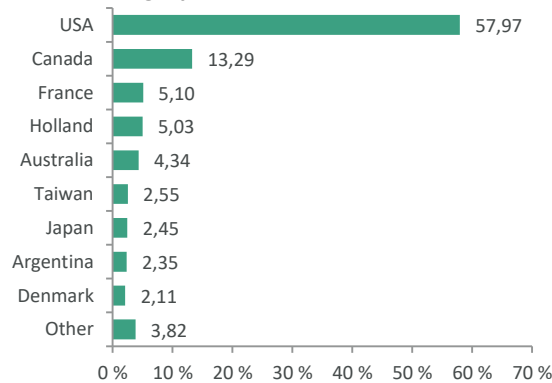
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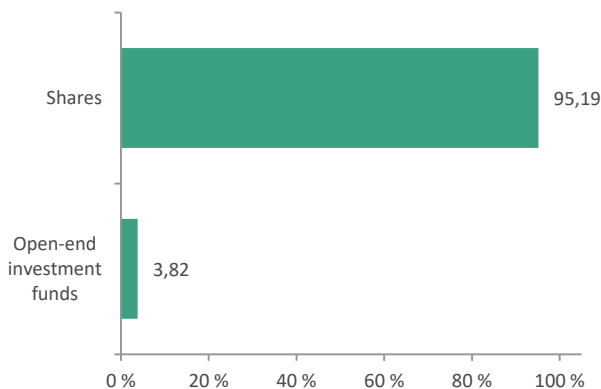
Fund Performance



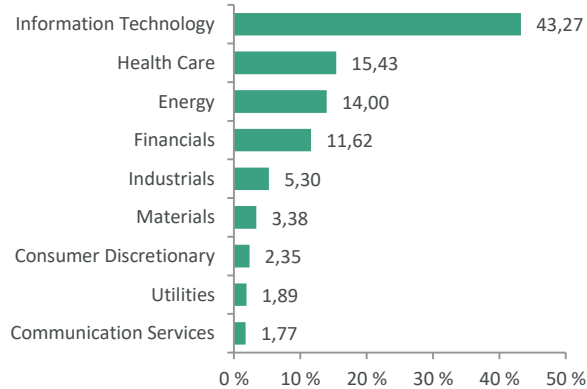
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+20,38%

PERFORMANCE - 3 YR

+15,50%

PERFORMANCE - 5 YR

+47,28%

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 29.11.2024

		%
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	4,47
ISHARES CORE EURO GOVERNMENT BOND	IE00B4WXJJ64	4,22
NVIDIA	US67066G1040	3,33
MICROSOFT	US5949181045	3,22
APPLE	US0378331005	2,64
AMAZON	US0231351067	2,60
SPDR BLOOMBERG BARCLAYS 1-3	IE00B6YX5F63	2,36
TAIWAN SEMICONDUCTOR	US8740391003	1,81
SALESFORCE	US79466L3024	1,77
ISHARES EUR HIGH YIELD CORP	IE00B66F4759	1,55

Fund overview as at 29.11.2024	
ISIN	SI0021401672
Net asset value (NAV)	€16,95
Total Net Assets (EUR)	5.109.840 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	descending from 1.75% to 0,50%
Inception date	09.01.2017

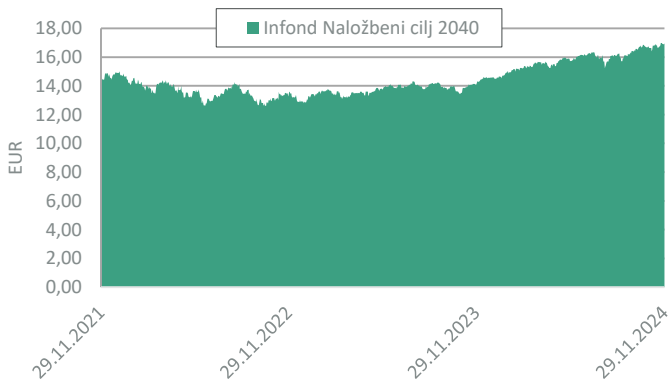
The summary risk indicator



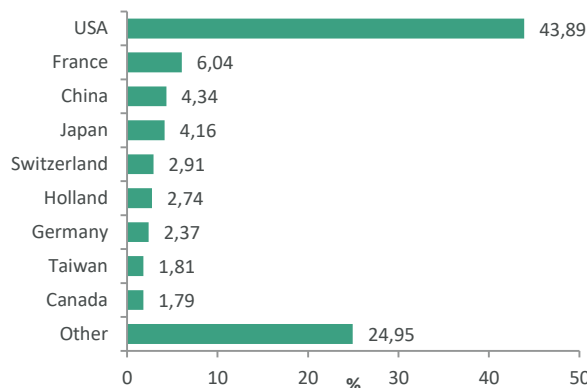
The risk indicator is based on the assumption that investor holds the fund for at least 3 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because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

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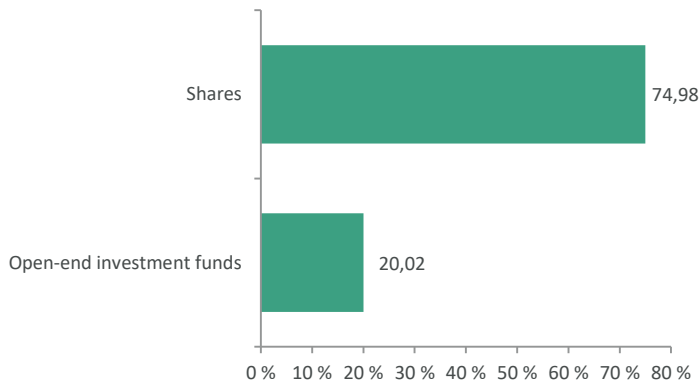
Fund Performance



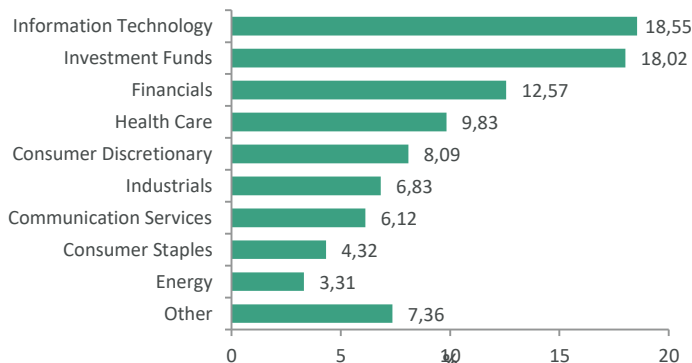
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+5,55%

PERFORMANCE - 3 YR

-11,06%

PERFORMANCE - 5 YR

-11,07%

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 29.11.2024

	ISIN	%
REPUBLIC OF AUSTRIA - RAGB 3.15	AT0000A33SK7	5,38
EU - EU 0.1	EU000A283867	4,91
FRANCE - FRTR 4.5	FR0010773192	4,84
DEUTCHLAND - DBR 0	DE0001102549	4,74
NETHERLANDS GOVERNMENT - NETHER 0	NL0015000B11	4,42
EFSF - EFSF 3.375	EU000A1G0AT6	4,37
ROMANIA - ROMANI 2.875	XS1420357318	3,95
REPUBLIC OF FINLAND - RFGB 0.5	FI4000517677	3,77
REPUBLIKA SLOVENIJA - SLOREP 1.5	SI0002103487	3,61
BELGIUM KINGDOM - BGB 0.35	BE0000354630	3,46

Fund overview as at 29.11.2024

ISIN	SI0021401318
Net asset value (NAV)	€12,23
Total Net Assets (EUR)	9.871.461 €
Initial charge	max. 1,5%
Redemption fee	0%
Management fee	1,10%
Inception date	14.08.2010

The summary risk indicator

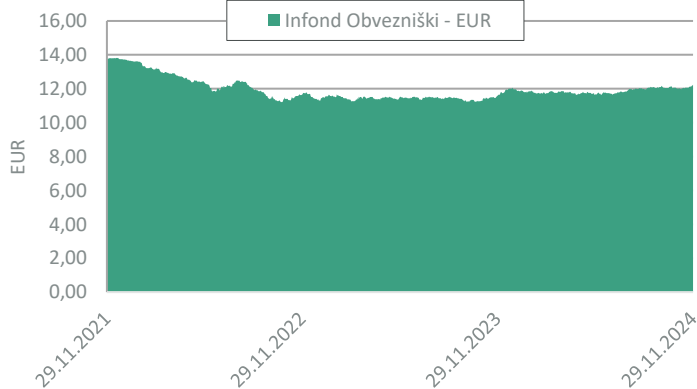


The risk indicator is based on the assumption that investor holds the fund for at least 3 years.

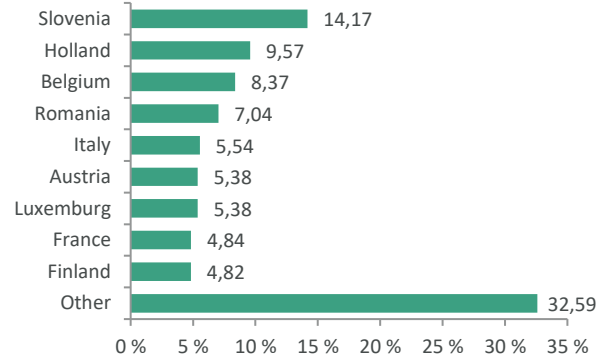
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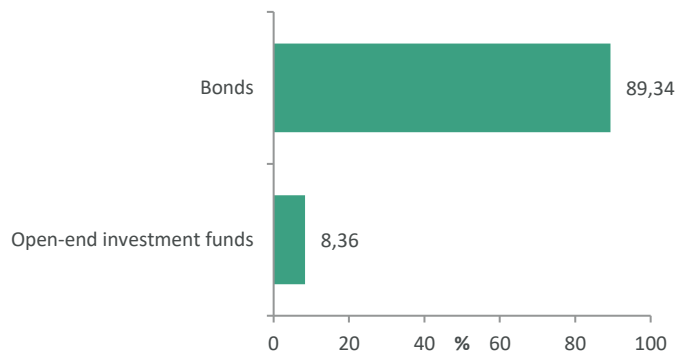
Fund Performance



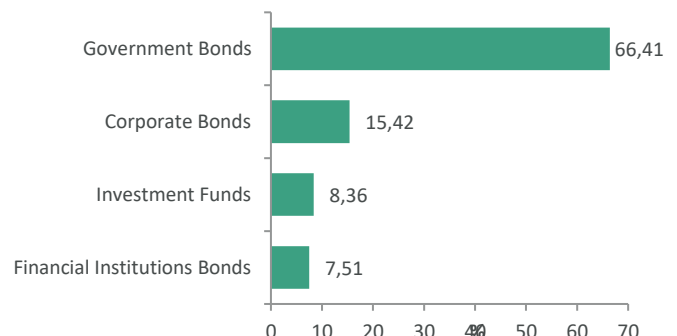
Geographic allocation



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

+23,34%

PERFORMANCE - 3 YR

+19,94%

PERFORMANCE - 5 YR

+55,79%

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 29.11.2024

	ISIN	%
APPLE	US0378331005	4,54
MICROSOFT	US5949181045	4,39
NVIDIA	US67066G1040	4,02
AMAZON	US0231351067	3,56
ALPHABET	US02079K3059	2,69
SALESFORCE	US79466L3024	1,89
META PLATFORMS INC	US30303M1027	1,83
JPMORGAN CHASE	US46625H1005	1,75
ISHARES MSCI CANADA ETF	US4642865095	1,65
ISHARES MSCI JAPAN INDEX FUND	US46434G8226	1,55

Fund overview as at 29.11.2024

ISIN	SI0021400179
Net asset value (NAV)	€20,23
Total Net Assets (EUR)	118.816.360 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	01.09.2004

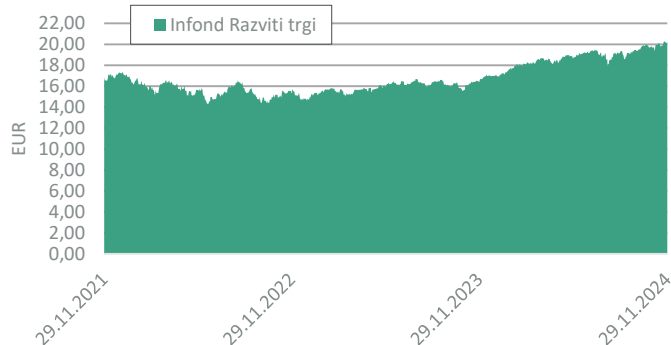
The summary risk indicator



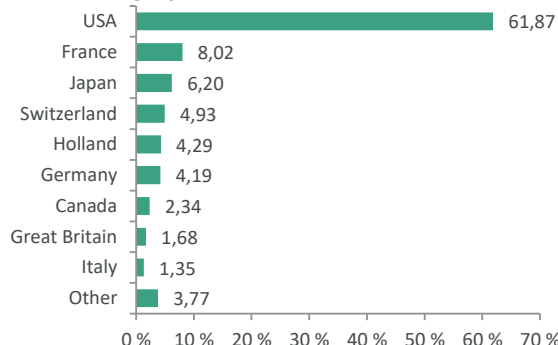
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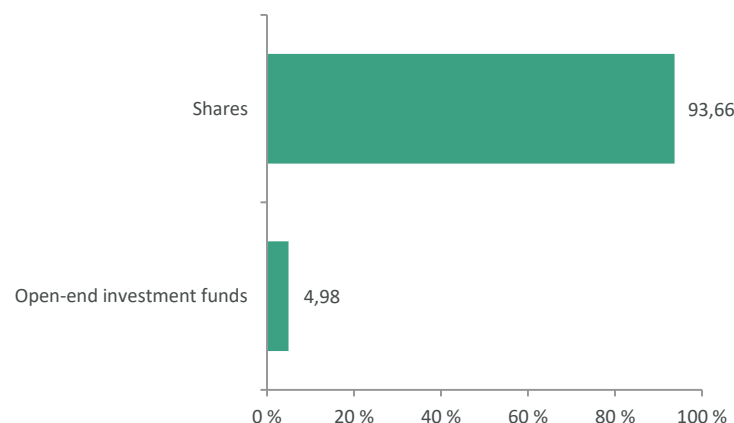
Fund Performance



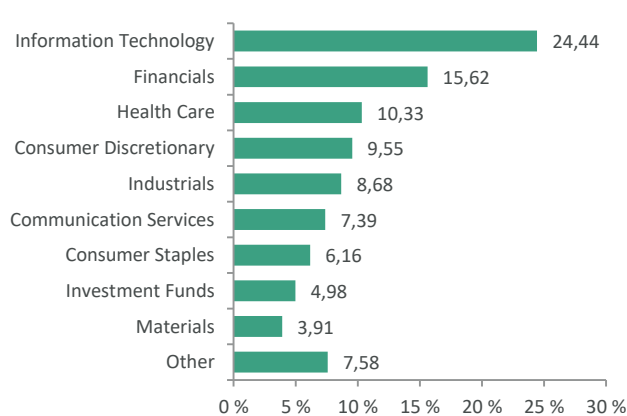
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovšce 7, 2000 Maribor

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PERFORMANCE - 1 YR

+20,99%

PERFORMANCE - 3 YR

+18,99%

PERFORMANCE - 5 YR

+71,23%

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 29.11.2024

	ISIN	%
BERKSHIRE HATHAWAY	US0846707026	5,03
AMAZON	US0231351067	4,75
MICROSOFT	US5949181045	4,41
NVIDIA	US67066G1040	4,18
APPLE	US0378331005	4,06
PINTEREST	US72352L1061	3,97
ALPHABET	US02079K3059	3,97
BLACKROCK	US09290D1019	3,95
SALESFORCE	US79466L3024	3,66
THE WALT DISNEY COMPANY	US2546871060	3,55

Fund overview as at 29.11.2024

ISIN	SI0021400344
Net asset value (NAV)	€27,76
Total Net Assets (EUR)	28.193.975 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	01.08.2007

The summary risk indicator

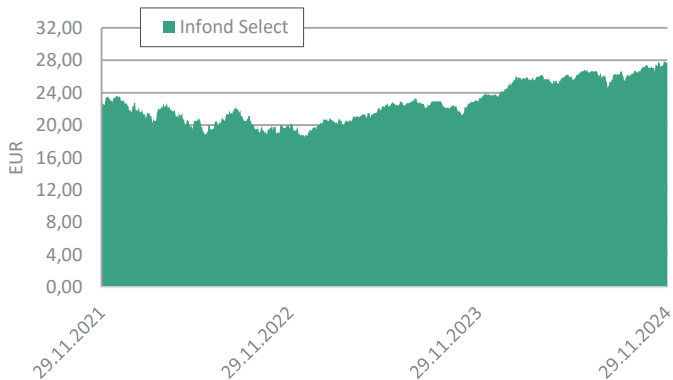


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

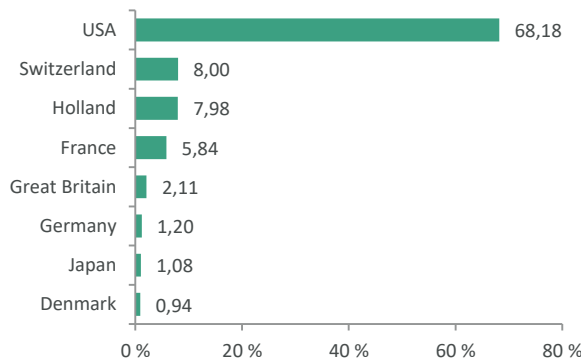
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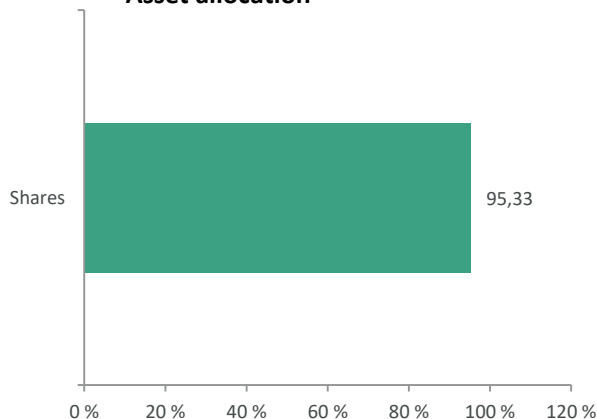
Fund Performance



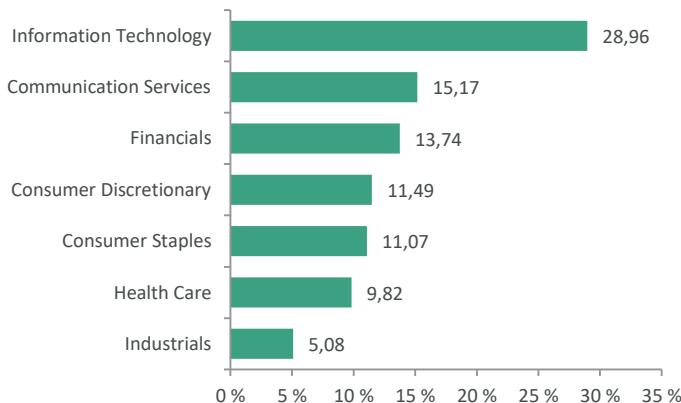
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+8,64%

PERFORMANCE - 3 YR

+29,65%

PERFORMANCE - 5 YR

+37,40%

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.

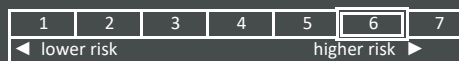
Top 10 Holdings as at 29.11.2024

	ISIN	%
EXXON MOBIL	US30231G1022	8,37
CHEVRON	US1667641005	7,14
CAMECO	CA13321L1085	4,82
LINDE	IE000S9YS762	4,21
CONOCO PHILLIPS	US20825C1045	4,16
EOG RESOURCES	US26875P1012	3,65
AIR LIQUIDE	FR0000120073	3,28
DIAMONDBACK ENERGY	US25278X1090	3,24
BHP GROUP	AU000000BHP4	3,21
CHENIERE ENERGY	US16411R2085	3,18

Fund overview as at 29.11.2024

ISIN	SI0021400500
Net asset value (NAV)	€15,89
Total Net Assets (EUR)	9.335.101 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

The summary risk indicator

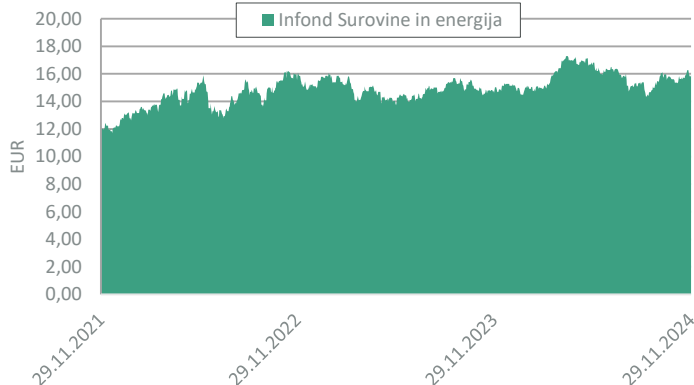


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

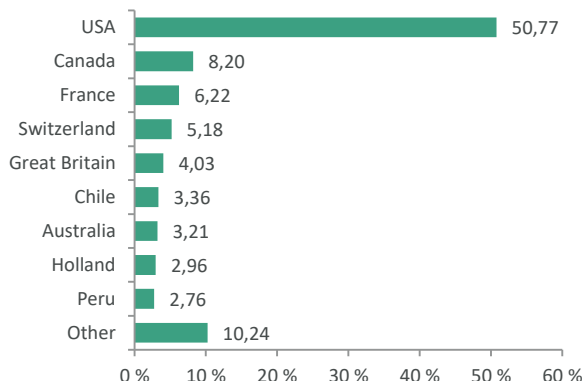
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

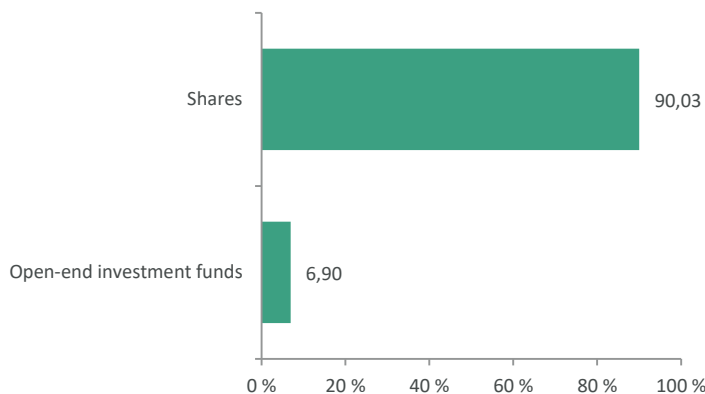
Fund Performance



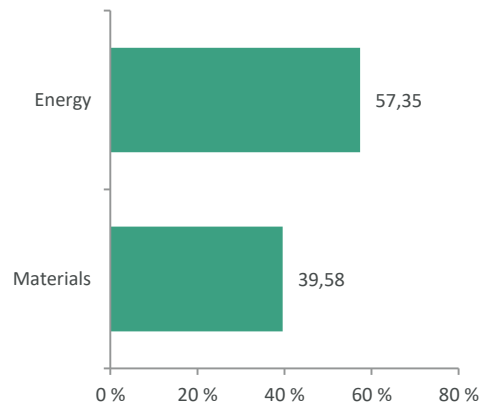
Geographic allocation



Asset allocation



Sector allocation



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

Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

+39,32%

PERFORMANCE - 3 YR

+39,29%

PERFORMANCE - 5 YR

+152,35%

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.

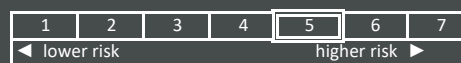
Top 10 Holdings as at 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	8,49
SERVICENOW	US81762P1021	8,05
BROADCOM	US11135F1012	7,27
MICROSOFT	US5949181045	7,07
ARISTA NETWORKS	US0404132054	6,78
AMAZON	US0231351067	4,64
APPLE	US0378331005	4,57
META PLATFORMS INC	US30303M1027	4,44
ALPHABET	US02079K3059	4,34
TAIWAN SEMICONDUCTOR	US8740391003	4,14

Fund overview as at 29.11.2024

ISIN	S10021400914
Net asset value (NAV)	€149,84
Total Net Assets (EUR)	227.891.179 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	01.10.2007

The summary risk indicator

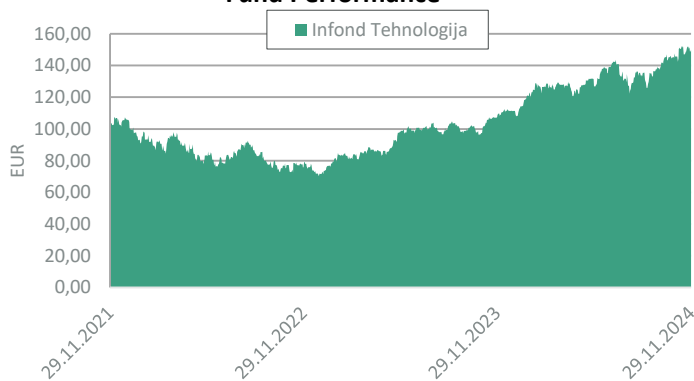


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

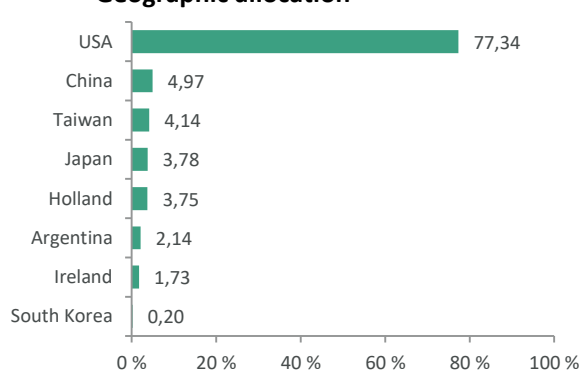
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

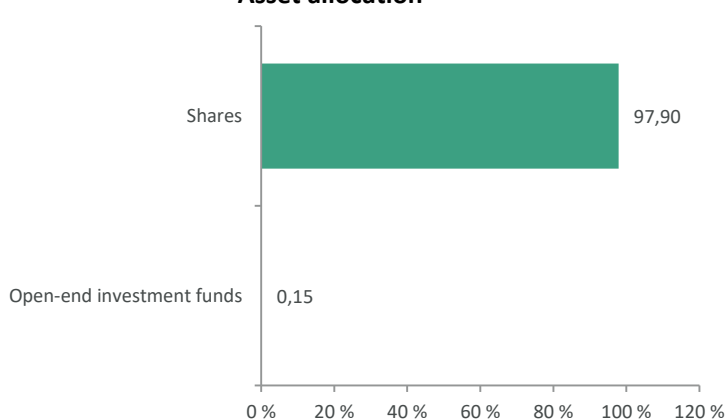
Fund Performance



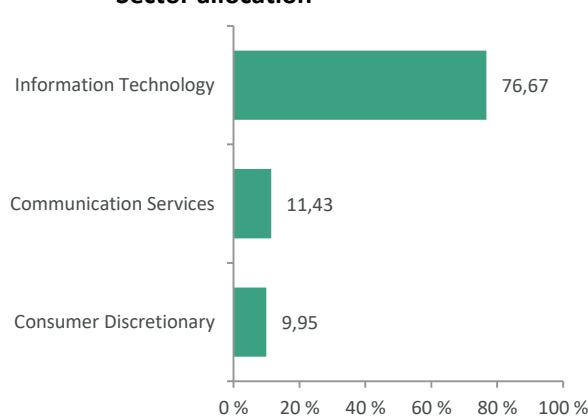
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+22,49%

PERFORMANCE - 3 YR

+1,00%

PERFORMANCE - 5 YR

+14,44%

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.

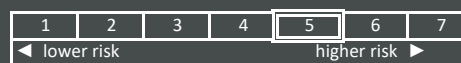
Top 10 Holdings as at 29.11.2024

	ISIN	%
TAIWAN SEMICONDUCTOR	US8740391003	8,73
ISHARES MSCI TAIWAN INDEX FUND	US4643467723	4,22
MAKEMYTRIP	MU0295S00016	4,16
TENCENT HOLDINGS	KYG875721634	4,13
XIAOMI	KYG9830T1067	3,43
ICICI BANK	US45104G1040	3,36
NASPERS	ZAE000325783	3,28
SAMSUNG	US7960508882	3,24
MERCADOLIBRE	US58733R1023	3,17
WIPRO	US97651M1099	3,07

Fund overview as at 29.11.2024

ISIN	S10021400518
Net asset value (NAV)	€28,58
Total Net Assets (EUR)	34.442.496 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

The summary risk indicator

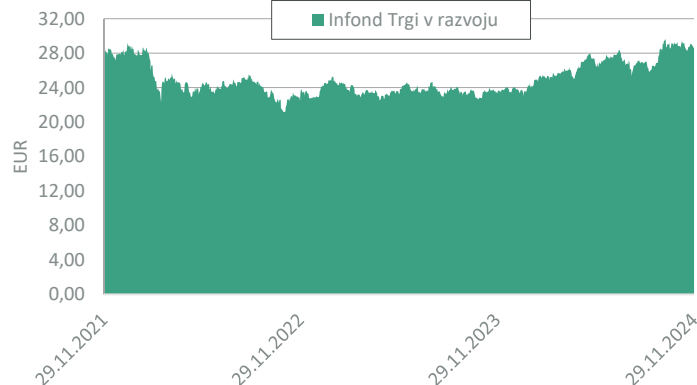


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

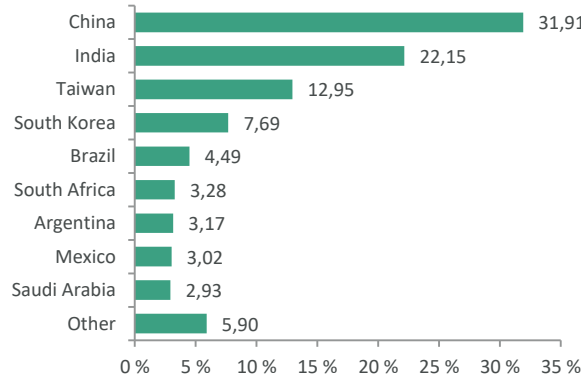
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

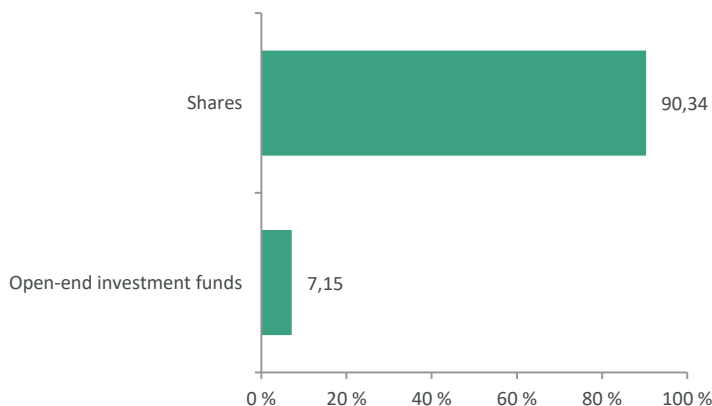
Fund Performance



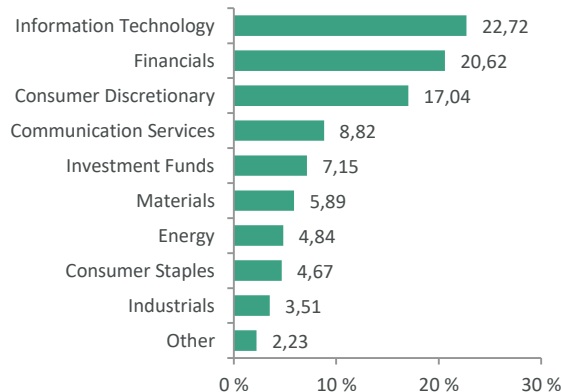
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+34,63%

PERFORMANCE - 3 YR

+31,84%

PERFORMANCE - 5 YR

+86,57%

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.

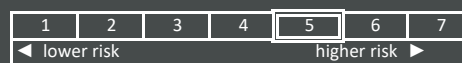
Top 10 Holdings as at 29.11.2024

	ISIN	%
NVIDIA	US67066G1040	5,98
APPLE	US0378331005	5,48
MICROSOFT	US5949181045	4,68
AMAZON	US0231351067	4,19
ALPHABET	US02079K3059	3,47
SALESFORCE	US79466L3024	3,28
META PLATFORMS INC	US30303M1027	3,05
SERVICENOW	US81762P1021	2,70
APPLIED MATERIALS	US0382221051	2,50
KKR & CO	US48251W1045	2,26

Fund overview as at 29.11.2024

ISIN	SI0021400534
Net asset value (NAV)	€46,14
Total Net Assets (EUR)	23.207.263 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

The summary risk indicator

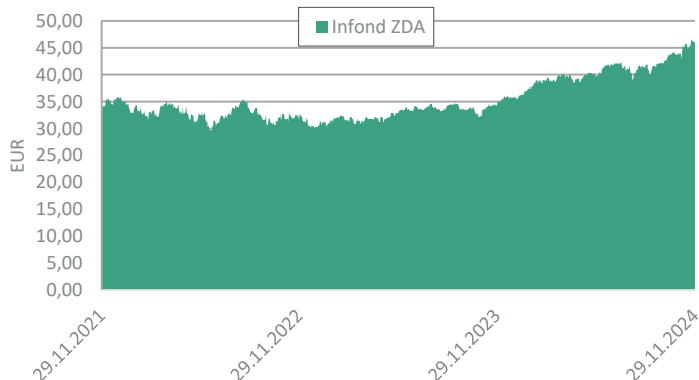


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

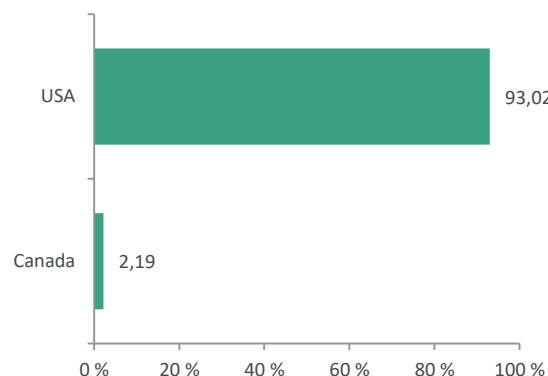
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

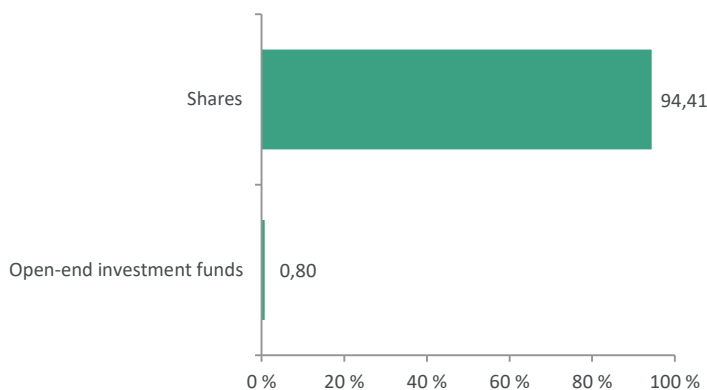
Fund Performance



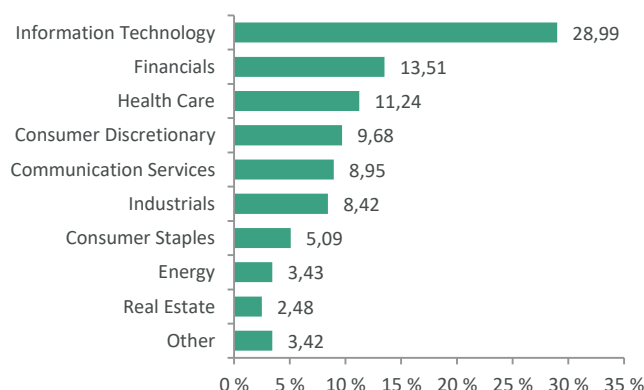
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

+16,07%

PERFORMANCE - 3 YR

+15,89%

PERFORMANCE - 5 YR

+34,84%

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 29.11.2024

	ISIN	%
UNITEDHEALTH	US91324P1021	8,49
ELI LILY & CO	US5324571083	7,86
BOSTON SCIENTIFIC	US1011371077	4,27
INTUITIVE SURGICAL	US46120E6023	4,22
NOVO NORDISK	US6701002056	4,00
MERCK & CO	US589333Y1055	3,60
ABBVIE	US00287Y1091	3,50
ABBOTT LABORATORIES	US0028241000	3,35
ASTRAZENECA	GB0009895292	3,35
ROCHE HOLDING	CH0012032048	3,25

Fund overview as at 29.11.2024

ISIN	S10021400526
Net asset value (NAV)	€48,11
Total Net Assets (EUR)	43.020.187 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

The summary risk indicator

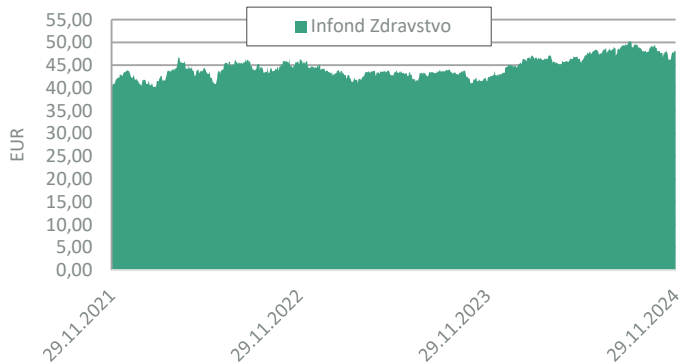


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

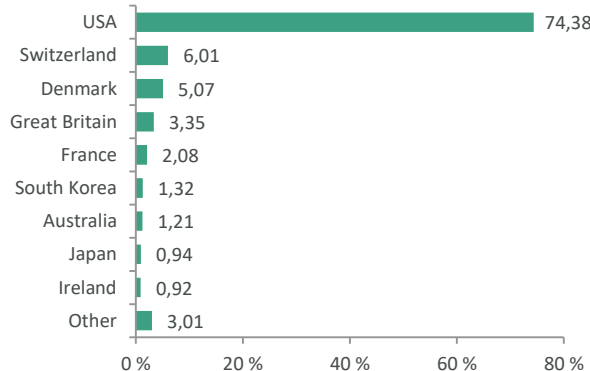
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

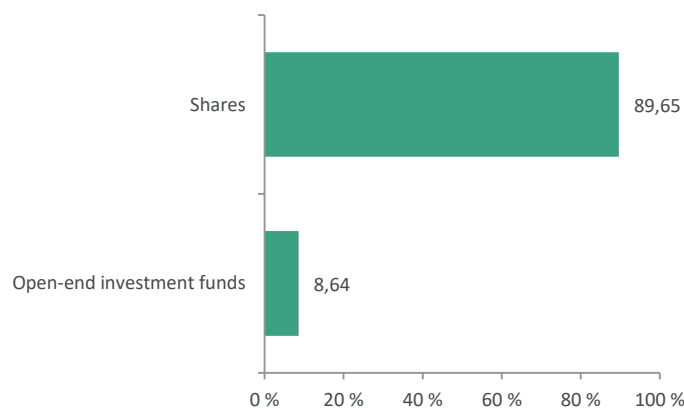
Geographic allocation



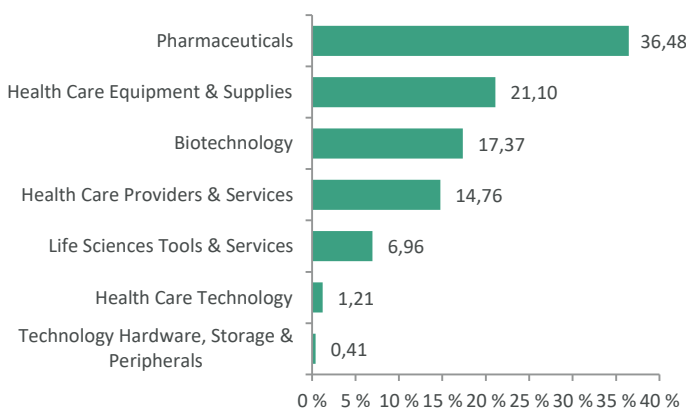
Geographic allocation



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.

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