

# Infond Funds

## FACT SHEETS

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**Infond Balkan**

**Infond Beta**

**Infond Bond - Euro**

**Infond BRIC**

**Infond Consumer**

**Infond Defensive**

**Infond Dividend**

**Infond Družbeno odgovorni**

**Infond Dynamic**

**Infond Energy**

**Infond Europe**

**Infond Financials**

**Infond Frontier**

**Infond Global Flex**

**Infond Life**

**Infond Select**

**Infond ShortTerm Bond - Euro**

**Infond Smart Quality**

**Infond Technology**

**Infond USA**

PERFORMANCE - 1 YR

**+0,75%**

PERFORMANCE - 3 YR

**+13,66%**

Infond Umbrella Fund

# Infond 2040, target date subfund

## Investment policy

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

## 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.

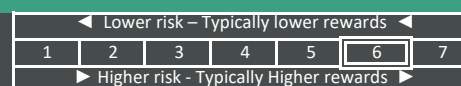
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
ALIBABA	US01609W1027	3,05
AMAZON	US0231351067	2,80
MICROSOFT	US5949181045	2,57
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	2,35
APPLE	US0378331005	2,35
ISHARES MSCI JAPAN	US46434G8226	2,06
MASTERCARD	US57636Q1040	2,05
ISHARES EURO CORPORATE BOND EX-FINANCIALS	IE00B4L5ZG21	1,88
TENCENT HOLDINGS	KYG875721634	1,88
ISHARES GLOBAL TECH	US4642872919	1,86

## Fund overview as at 31.07.2020

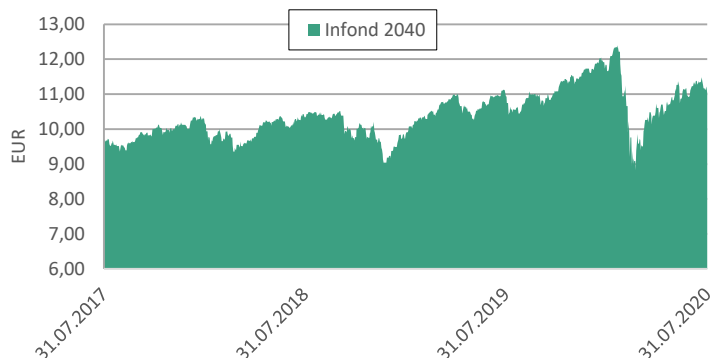
ISIN	SI0021401672
Net asset value (NAV)	€11,02
Total Net Assets (EUR)	1.145.681 €
Initial charge	0%
Redemption fee	max. 3%
Management fee	descending from 1.75% to 0,50%
Inception date	09.01.2017

## Synthetic Risk Reward Indicator

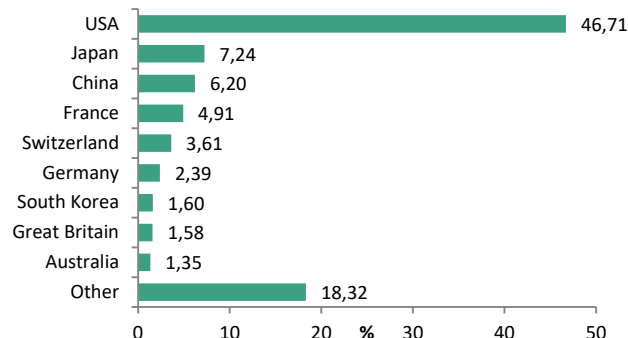


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

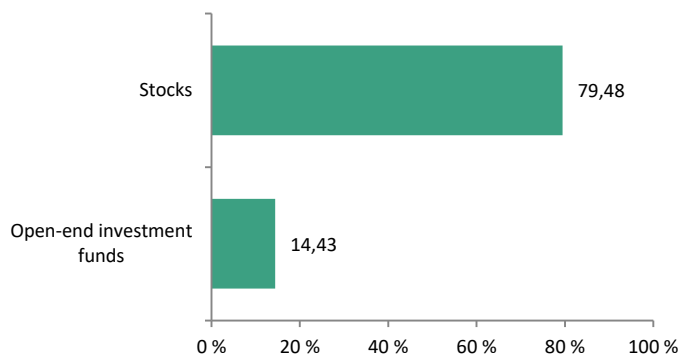
## Fund performance



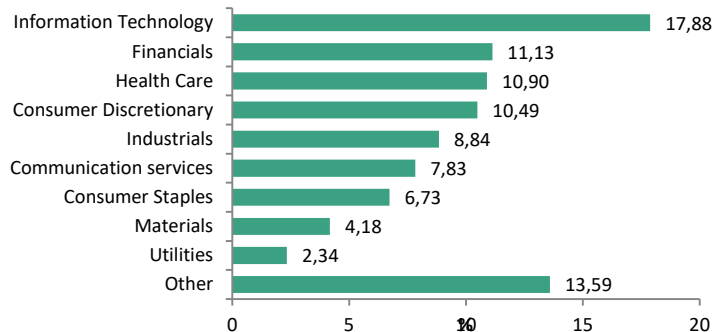
## Geographic allocation



## Asset Allocation



## Sector allocation



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

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PERFORMANCE - 1 YR

**+2,01%**

PERFORMANCE - 3 YR

**+14,74%**

PERFORMANCE - 5 YR

**+20,24%**

Infond Umbrella Fund

# Infond Alfa, mixed subfund

## Investment policy

Infond Alfa 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.

## Suitable for

As a mixed subfund, Infond Alfa 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 31.07.2020

	ISIN	%
NEXT FUNDS JPX NIKKEI 400	JP3047670009	2,92
DEUTSCHLAND - DBR 0.5	DE0001102440	2,37
KINGDOM OF THE NETHERLANDS - NETHER 0.75	NL0012171458	2,37
EIB - EIB 3.5	XS0755873253	2,26
REPUBLIC OF FINLAND - RFGB 2.75	FI4000037635	2,24
APPLE	US0378331005	2,20
AMAZON	US0231351067	2,08
MICROSOFT	US5949181045	1,88
SERVICENOW	US81762P1021	1,60
REPUBLIC OF AUSTRIA - RAGB 0.5	AT0000A269M8	1,59

## Fund overview as at 31.07.2020

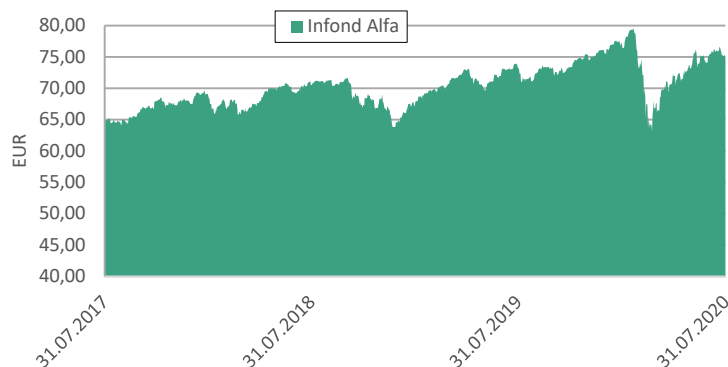
ISIN	SI0021400161
Net asset value (NAV)	€74,60
Total Net Assets (EUR)	35.933.703 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	01.03.1994

## Synthetic Risk Reward Indicator

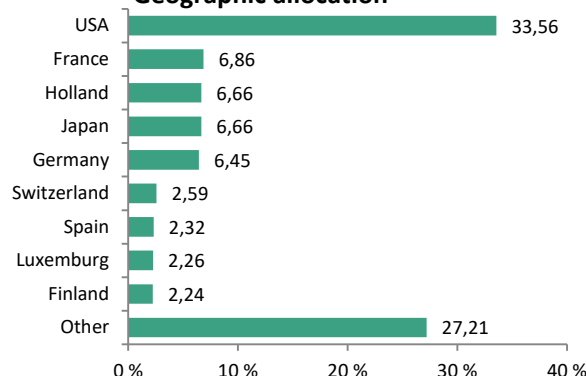
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations. Mixed portfolio composition enables higher exposure to debt investments, which increases the credit risk. In case that the issuer becomes insolvent or finds himself in economic problems it can happen that the debtor does not settle his obligations towards the sub-fund in total or in time.

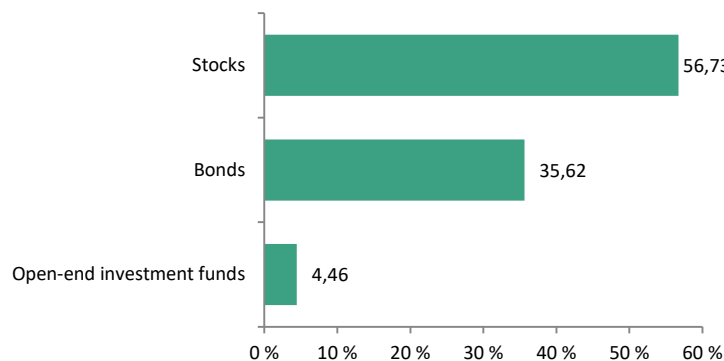
## Fund performance



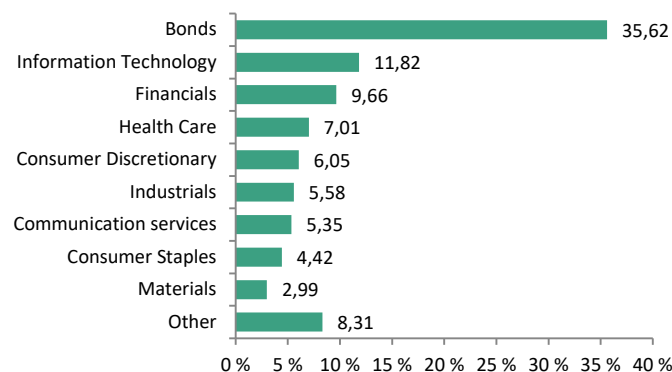
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-20,12%**

PERFORMANCE - 3 YR

**-16,53%**

PERFORMANCE - 5 YR

**-7,72%**

Infond Umbrella Fund

# Infond Balkan, equity subfund

## Investment policy

Infond Balkan invests a minimum of 80% of its net assets in equities issued by companies of Southeastern Europe. The best way for retail investor to get exposure to these markets is to purchase a fund - it is the simplest and cheapest way to invest to these markets.

## Suitable for

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

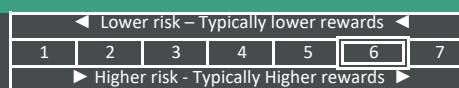
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
FONDUL PROPRIETATEA	US34460G1067	8,30
ATLANTIC GRUPA	HRATGRRRA0003	8,09
COCA-COLA HBC	CH0198251305	7,62
KRKA	SI0031102120	6,45
POZAVAROVALNICA SAVA	SI0021110513	4,85
TURKCELL	US9001112047	3,81
ZAVAROVALNICA TRIGLAV	SI0021111651	3,59
MOH	GRS426003000	3,55
SOPHARMA	BG11SOSQBT18	3,53
HSBC MSCI TURKEY	IE00B5BRQB73	3,46

## Fund overview as at 31.07.2020

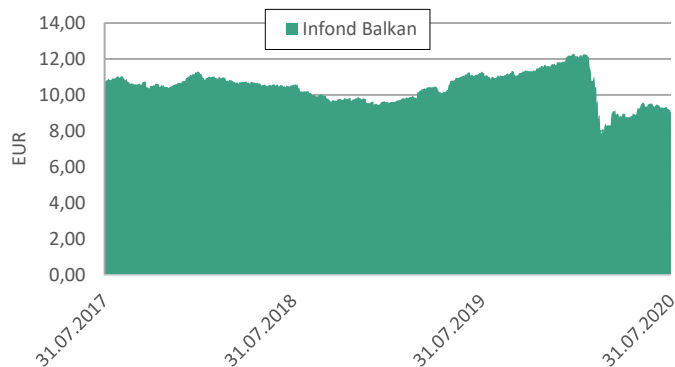
ISIN	SI0021400328
Net asset value (NAV)	€9,01
Total Net Assets (EUR)	386.273 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.08.2007

## Synthetic Risk Reward Indicator

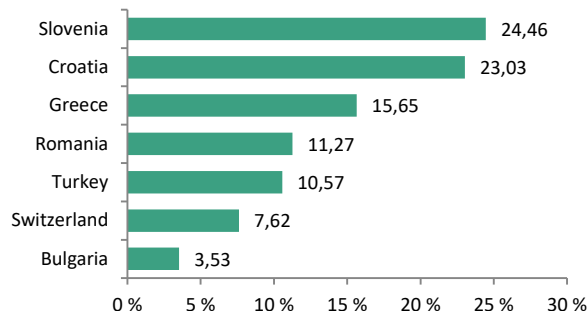


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

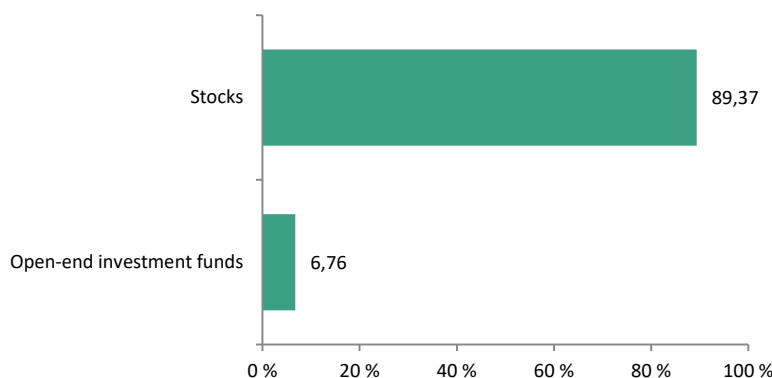
## Fund performance



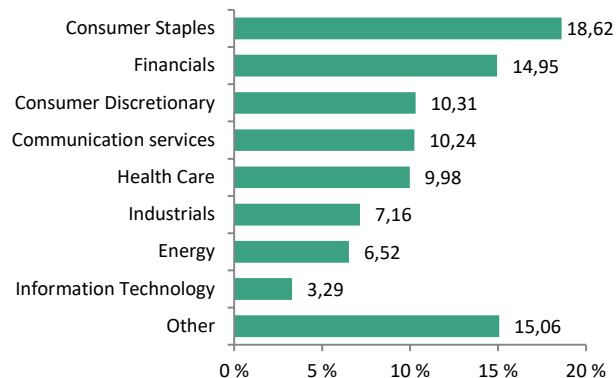
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-0,96%**

PERFORMANCE - 3 YR

**+16,05%**

PERFORMANCE - 5 YR

**+20,52%**

Infond Umbrella Fund

# Infond Beta, developed markets equity subfund

## Investment policy

Infond Beta 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.

## Suitable for

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

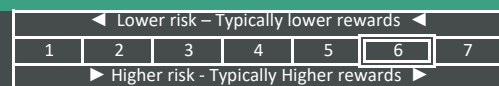
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
MICROSOFT	US5949181045	5,05
APPLE	US0378331005	3,63
AMAZON	US0231351067	3,28
ALPHABET	US02079K3059	2,89
PAYPAL	US70450Y1038	2,20
ROCHE HOLDING	CH0012032048	2,03
FACEBOOK	US30303M1027	1,97
SALESFORCE.COM	US79466L3024	1,92
ADOBE SYSTEMS	US00724F1012	1,82
BLACKROCK	US09247X1019	1,74

## Fund overview as at 31.07.2020

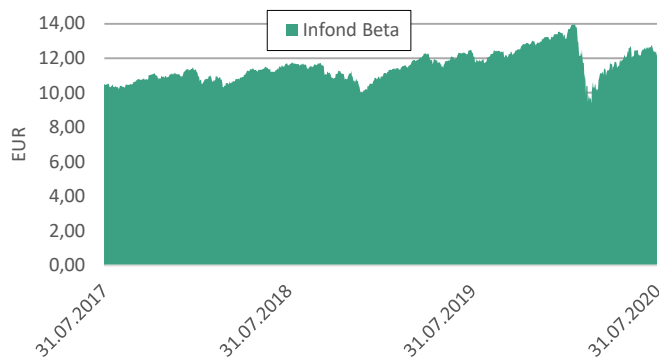
ISIN	SI0021400179
Net asset value (NAV)	€12,17
Total Net Assets (EUR)	39.070.618 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.09.2004

## Synthetic Risk Reward Indicator

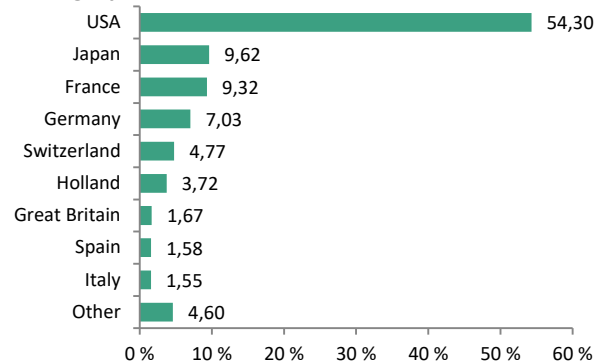


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

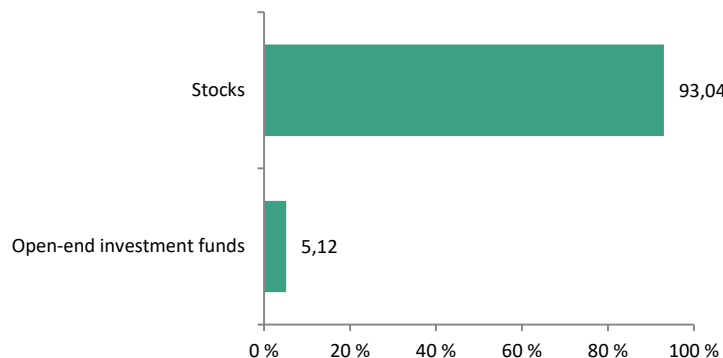
## Fund performance



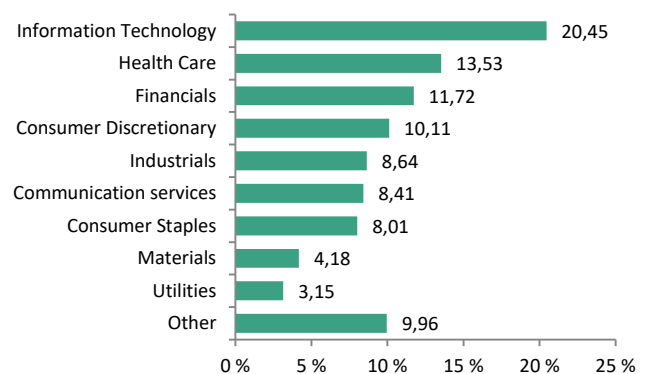
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-0,25%**

PERFORMANCE - 3 YR

**+2,67%**

PERFORMANCE - 5 YR

**+5,89%**

Infond Umbrella Fund

# Infond Bond - Euro, bond subfund

## Investment policy

Infond Bond - Euro (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.

## Suitable for

Investors with low risk tolerance or risk averse investors.

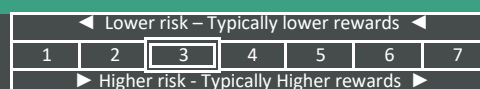
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	3,58
KINGDOM OF SPAIN - SPGB 1.45	ES0000012A89	3,24
REPUBLIKA SLOVENIJA - SLOREP 2.25	SI0002103602	3,16
REPUBLIKA SLOVENIJA - SLOREP 1	SI0002103776	3,07
REPUBLIKA SLOVENIJA - SLOREP 1.5	SI0002103487	2,76
FRANCE - FRTR 0.5	FR0013407236	2,66
REPUBLIC OF SERBIA - SERBIA 1.5	XS2015296465	2,38
REPUBLIC OF FINLAND - RFGB 2.75	FI4000037635	2,34
REPUBLIC OF ITALY - BTPS 5	IT0004513641	2,28
REPUBLIC OF CROATIA - CROATI 3	XS1428088626	2,16

## Fund overview as at 31.07.2020

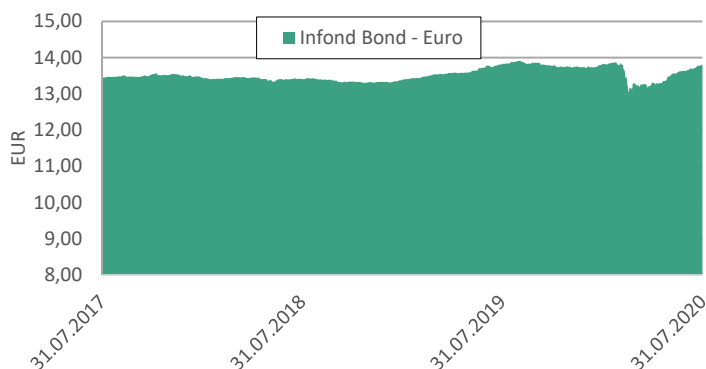
ISIN	SI0021401318
Net asset value (NAV)	€13,79
Total Net Assets (EUR)	16.137.616 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	1,10%
Inception date	14.08.2010

## Synthetic Risk Reward Indicator

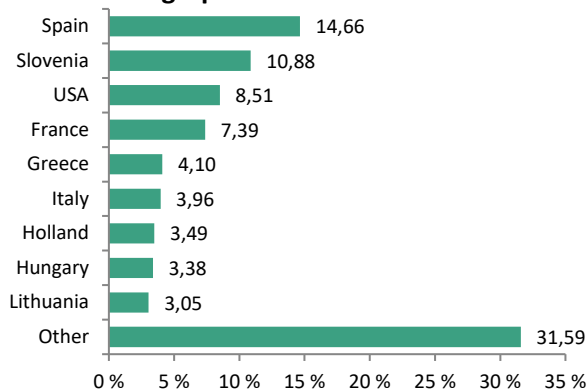


Sub-funds of the category 3 have had low to medium volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 3 may be exposed from small to medium price fluctuations.

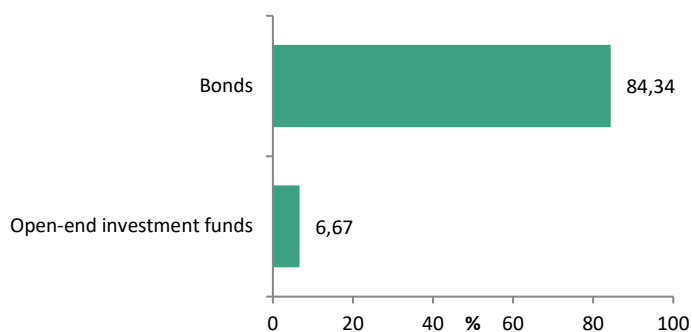
## Fund performance



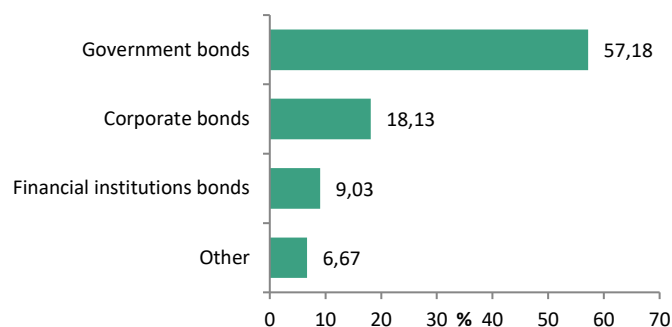
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-1,71%**

PERFORMANCE - 3 YR

**+4,10%**

PERFORMANCE - 5 YR

**+11,44%**

Infond Umbrella Fund

# Infond BRIC, equity subfund

## Investment policy

Infond BRIC (Equity Subfund of Infond Umbrella Fund) invests primarily in equities of companies based in the BRIC countries. Subfund has no sectoral limitation.

## Suitable for

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

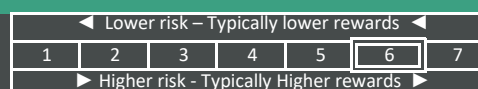
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
ALIBABA	US01609W1027	8,81
TENCENT HOLDINGS	KYG875721634	8,68
JD.COM	US47215P1066	6,97
RELIANCE INDUSTRIES	US7594701077	3,38
B3 SA - BRASIL BOLSA BALCAO	BRB3SAACNOR6	2,86
AIA	HK0000069689	2,57
NETEASE	US64110W1027	2,48
TRIP.COM	US89677Q1076	2,40
XIAOMI	KYG9830T1067	2,35
CHINA MENGNIU DAIRY	KYG210961051	2,30

## Fund overview as at 31.07.2020

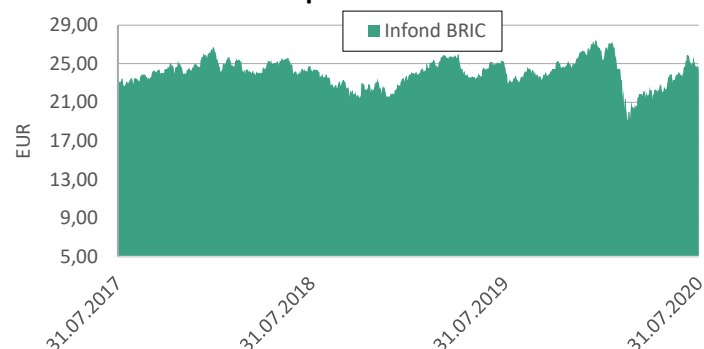
ISIN	SI0021400518
Net asset value (NAV)	€24,27
Total Net Assets (EUR)	34.388.661 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

## Synthetic Risk Reward Indicator

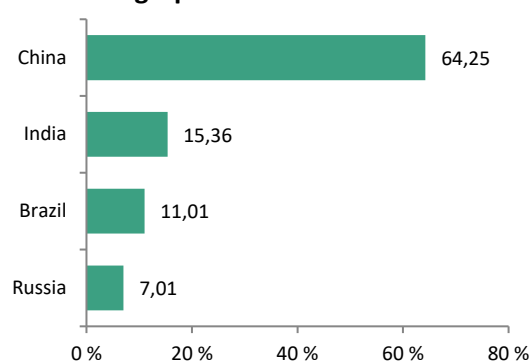


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

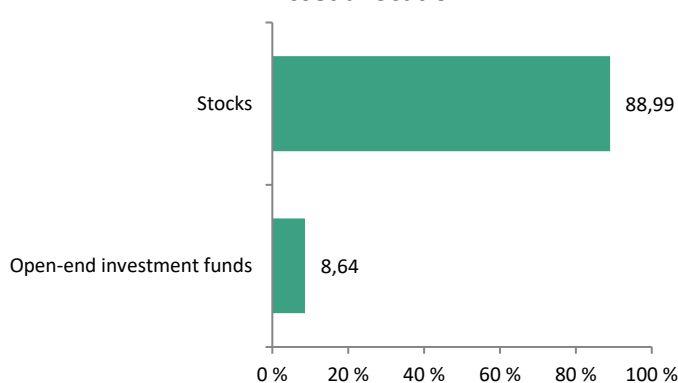
## Fund performance



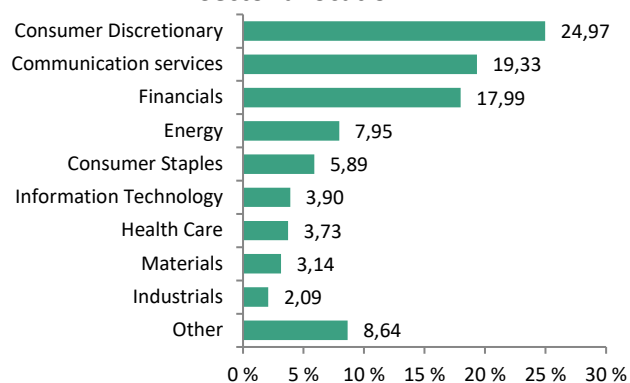
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+0,63%**

PERFORMANCE - 3 YR

**+19,24%**

PERFORMANCE - 5 YR

**+17,22%**

Infond Umbrella Fund

# Infond Consumer, equity subfund

## Investment policy

Infond Consumer, the equity subfund of the Infond Umbrella Fund, invests at least 80 % of its assets in equities from Consumer Staples and Discretionary sector with no regional limitation.

## Suitable for

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

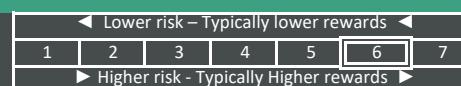
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
AMAZON	US0231351067	8,53
NESTLE	CH0038863350	5,96
LOWE'S COMPANIES	US5486611073	4,01
ALIBABA	US01609W1027	3,79
PROCTER & GAMBLE	US7427181091	3,75
COCA COLA COMPANY	US1912161007	3,06
WAL - MART STORES	US9311421039	2,58
SONY	JP3435000009	2,49
DIAGEO	GB0002374006	2,42
MONDELEZ INTERNATIONAL	US6092071058	2,39

## Fund overview as at 31.07.2020

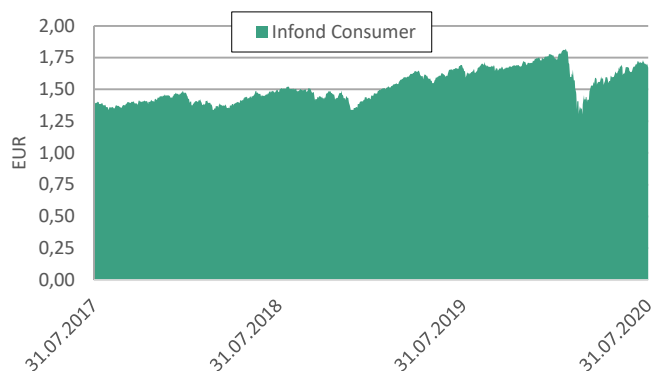
ISIN	SI0021401219
Net asset value (NAV)	€1,67
Total Net Assets (EUR)	1.565.859 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	20.06.2008

## Synthetic Risk Reward Indicator

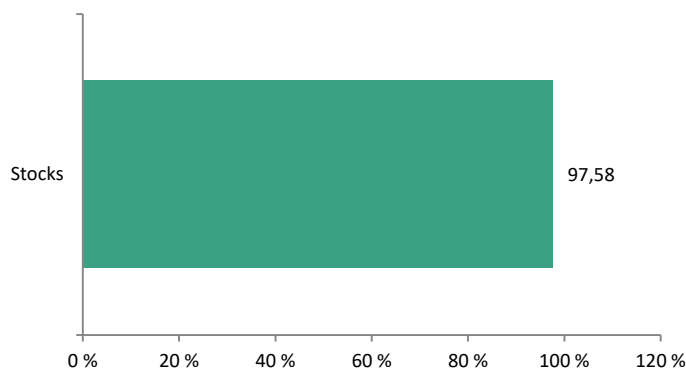


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

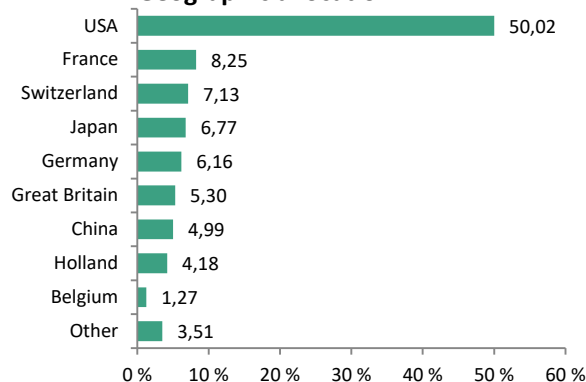
## Fund performance



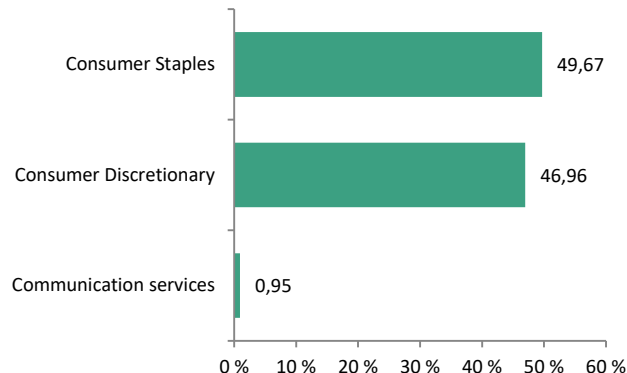
## Asset allocation



## Geographic allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+0,09%**

PERFORMANCE - 3 YR

**+10,70%**

PERFORMANCE - 5 YR

**+17,00%**

Infond Umbrella Fund

# Infond Defensive, mixed subfund

## Investment policy

Infond Defensive, the global mix defensive subfund, invests a maximum of 35% of its net assets in equities with neither geographical or sectoral limitation. It invests mainly in bonds, money market instruments, deposits and target funds.

## Suitable for

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

## Fund overview as at 31.07.2020

ISIN	SI0021400476
Net asset value (NAV)	€39,08
Total Net Assets (EUR)	32.146.148 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	1,65%
Inception date	01.07.1995

## Synthetic Risk Reward Indicator

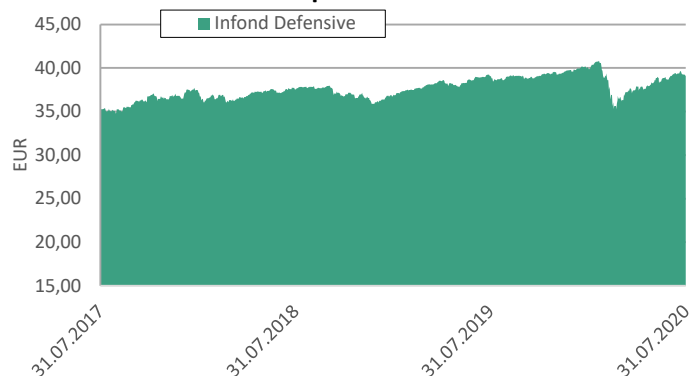
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk – Typically Higher rewards ▶						

Sub-funds of the category 4 were medium volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 4 may be exposed to medium price fluctuations. Mixed portfolio composition enables higher exposure to debt investments, which increases the credit risk. In case that the issuer becomes insolvent or finds himself in economic problems it can happen that the debtor does not settle his obligations towards the sub-fund in total or in time.

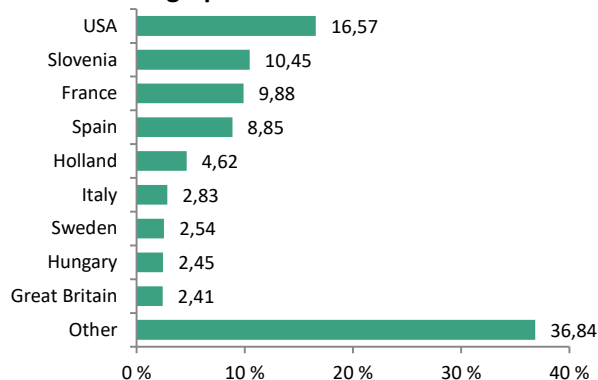
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
KINGDOM OF SPAIN - SPGB 1.45	ES0000012A89	2,59
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	2,40
REPUBLIKA SLOVENIJA - SLOREP 1	SI0002103776	2,05
REPUBLIC OF SERBIA - SERBIA 1.5	XS2015296465	1,94
BKS - DEPOZIT	-	1,87
AMAZON	US0231351067	1,74
ISHARES EURO CORPORATE BOND EX-FINANCIALS	IE00B4L5ZG21	1,60
REPUBLIKA SLOVENIJA - SLOREP 2.25	SI0002103602	1,59
KINGDOM OF SPAIN - SPGB 1.45	ES0000012E51	1,56
REPUBLIC OF ITALY - BTSP 4.5	IT0004644735	1,53

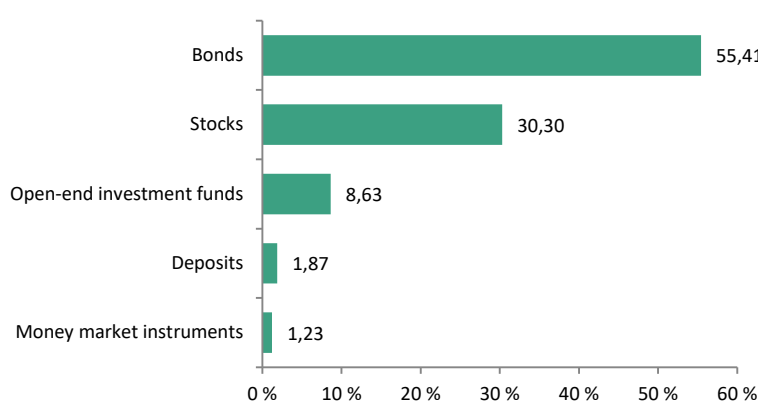
## Fund performance



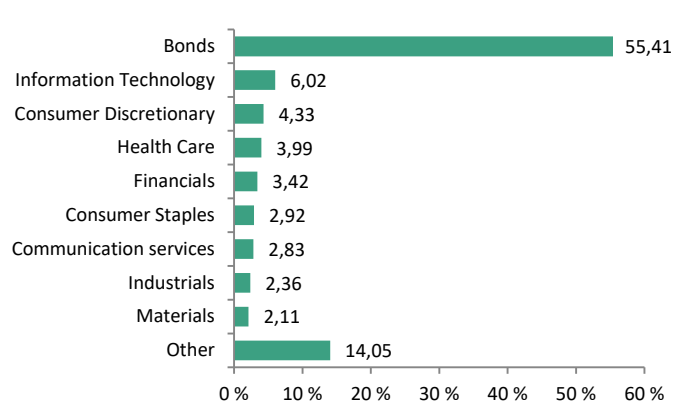
## Geographic allocation



## Asset allocation



## Sector allocation



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

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Disclaimer: It should be noted that past performance is not a reliable indicator of the future performance of a fund. Individual costs such as fees, commissions and other charges have not been included in this document and would have an adverse impact on returns if they were included. The methodology for calculating the data contained in the monthly report is published on the website [www.infond.si](http://www.infond.si).

PERFORMANCE - 1 YR

**-6,36%**

PERFORMANCE - 3 YR

**-0,38%**

PERFORMANCE - 5 YR

**+6,13%**

Infond Umbrella Fund

# Infond Dividend, developed market equity subfund

## Investment policy

Infond Dividend, the global equity subfund of the Infond Umbrella Fund, has no sectoral limitation. Investments are selected systematically between companies that steadily increase dividends.

## Suitable for

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

## Fund overview as at 31.07.2020

ISIN	SI0021401342
Net asset value (NAV)	€8,93
Total Net Assets (EUR)	6.587.400 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	11.12.2010

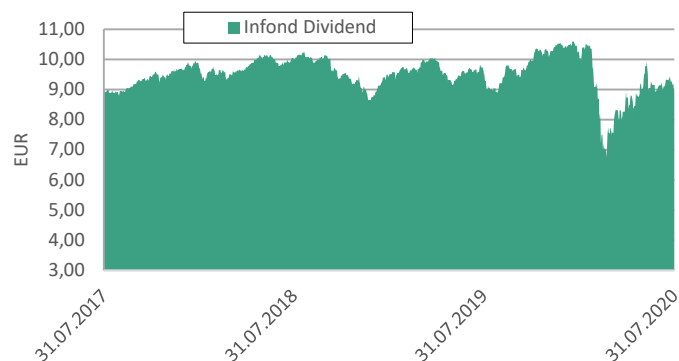
## Synthetic Risk Reward Indicator

◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

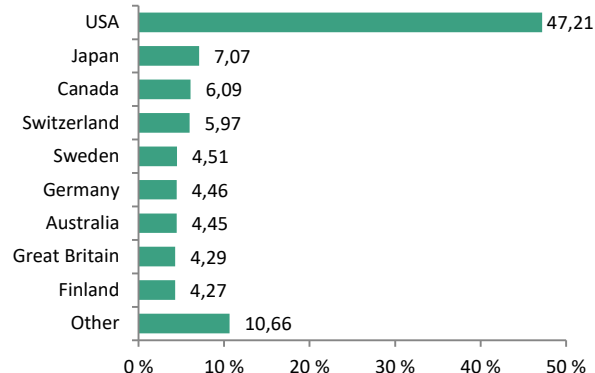
Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

TOP 10 Holdings as at 31.07.2020	ISIN	%
NESTE OYJ	FI0009013296	2,47
VOLVO	SE0000115446	2,43
FORTESCUE METALS	AU000000FMG4	2,40
T. ROWE PRICE	US74144T1088	2,30
BEST BUY	US0865161014	2,30
MTU AERO ENGINES	DE000A0D9PT0	2,30
FASTENAL	US3119001044	2,29
PARTNERS GROUP	CH0024608827	2,24
CUMMINS	US2310211063	2,23
CH ROBINSON	US12541W2098	2,22

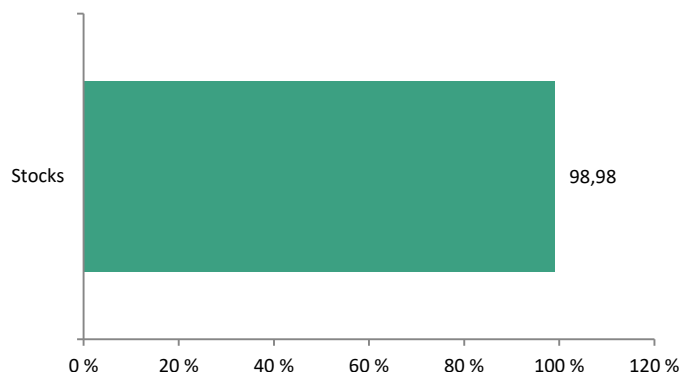
## Fund performance



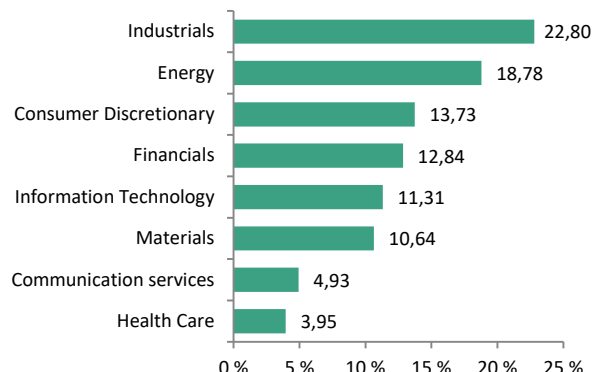
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+9,10%**

PERFORMANCE - 3 YR

**+28,42%**

PERFORMANCE - 5 YR

**+30,30%**

Infond Umbrella Fund

# Infond Družbeno odgovorni, developed markets eq. subfund

## Investment policy

Infond Družbeno odgovorni, the equity subfund of the Infond Umbrella Fund, is the first fund in Slovenia that allocates its assets in stocks of the biggest global socially responsible companies.

## Suitable for

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

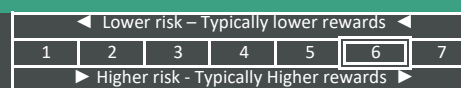
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
MICROSOFT	US5949181045	3,72
APPLE	US0378331005	3,60
CONSTELLATION SOFTWARE	CA21037X1006	2,50
S&P GLOBAL	US78409V1044	2,33
TOMRA SYSTEMS	NO0005668905	2,29
UNITEDHEALTH	US91324P1021	2,29
MASTERCARD	US57636Q1040	2,29
HAIR CELESTIAL GROUP	US4052171000	2,16
FACEBOOK	US30303M1027	2,11
UNION PACIFIC	US9078181081	2,10

## Fund overview as at 31.07.2020

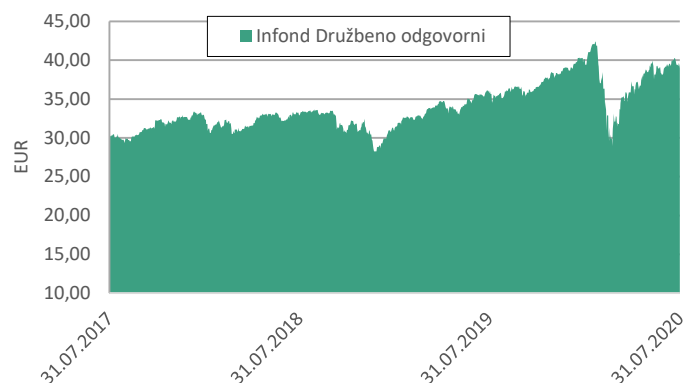
ISIN	SI0021400880
Net asset value (NAV)	€38,97
Total Net Assets (EUR)	5.583.210 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	21.04.2005

## Synthetic Risk Reward Indicator

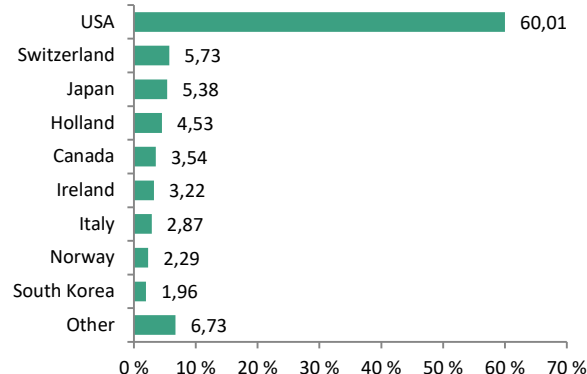


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

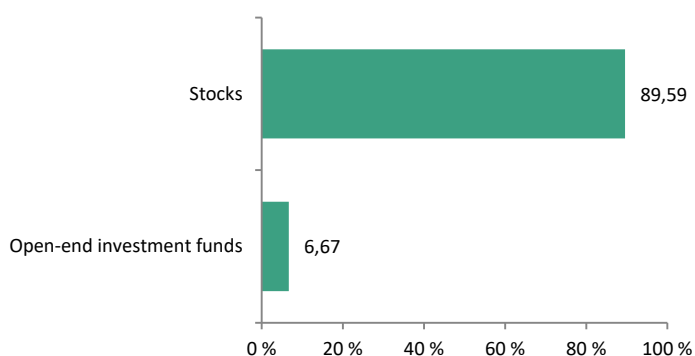
## Fund performance



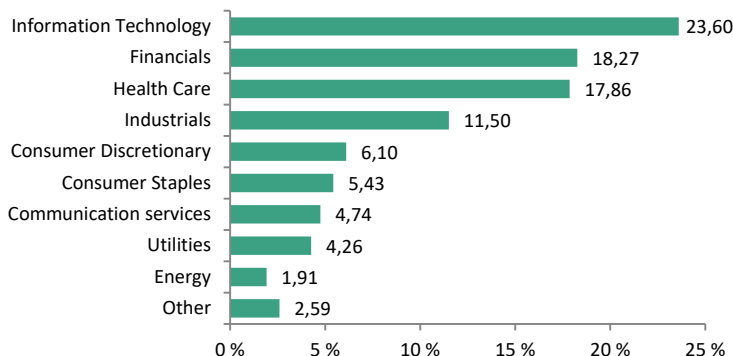
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-0,18%**

PERFORMANCE - 3 YR

**+15,95%**

PERFORMANCE - 5 YR

**+33,84%**

Infond Umbrella Fund

# Infond Dynamic, equity subfund

## Investment policy

Infond Dynamic 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.

## Suitable for

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

## TOP 10 Holdings as at 31.07.2020

	ISIN	%
MICROSOFT	US5949181045	3,25
ALIBABA	US01609W1027	3,17
ISHARES MSCI EMERGING MARKETS	US4642872349	3,15
APPLE	US0378331005	2,68
AMAZON	US0231351067	2,66
TENCENT HOLDINGS	KYG875721634	2,38
TAIWAN SEMICONDUCTOR	US8740391003	2,32
ALPHABET	US02079K3059	2,04
PAYPAL	US70450Y1038	1,92
SAMSUNG	US7960508882	1,76

## Fund overview as at 31.07.2020

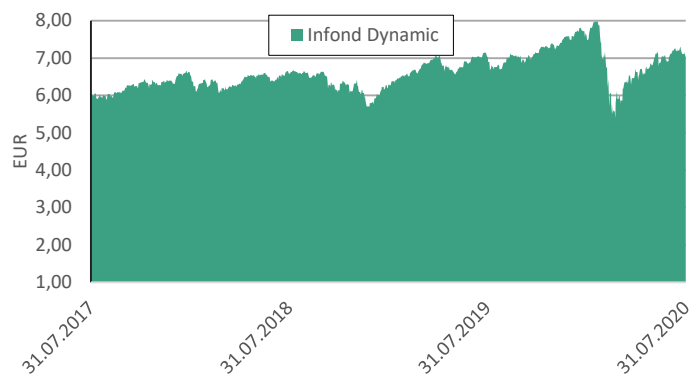
ISIN	SI0021401136
Net asset value (NAV)	€7,02
Total Net Assets (EUR)	30.114.423 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	10.10.2008

## Synthetic Risk Reward Indicator

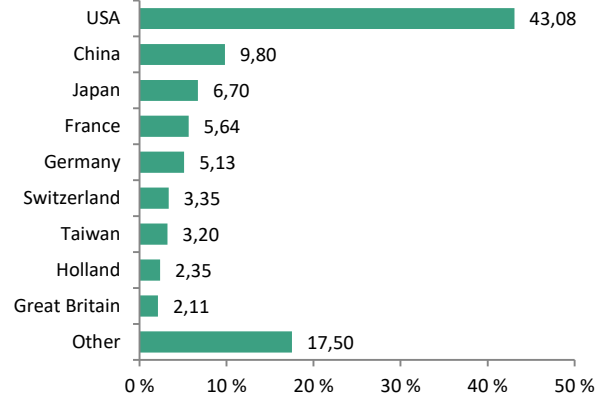
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

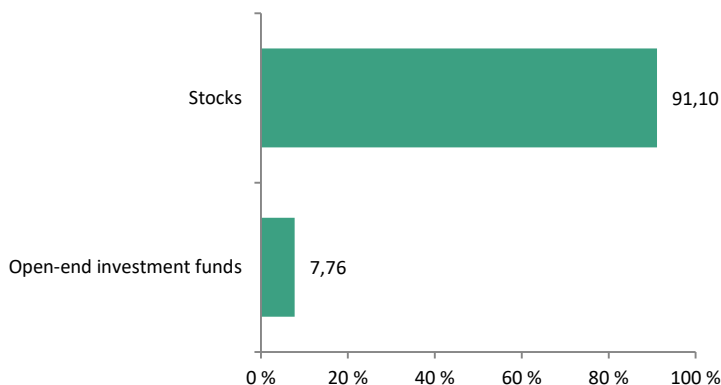
## Fund performance



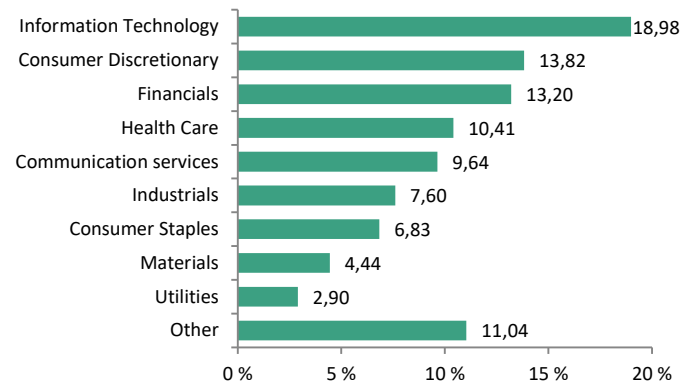
## Geographic allocation



## Asset allocation



## Sector allocation



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

Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**-38,89%**

PERFORMANCE - 3 YR

**-36,26%**

PERFORMANCE - 5 YR

**-41,32%**

Infond Umbrella Fund

# Infond Energy, equity subfund

## Investment policy

Infond Energy invests at least 80% of funds assets in shares of companies from energy sector. That includes oil, gas, electricity, and coal, and newer sources such as nuclear, geothermal, oil shale, and solar power.

## Suitable for

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

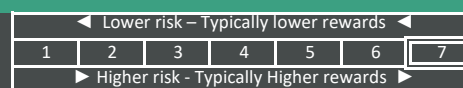
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
CHEVRON	US1667641005	8,67
TOTAL	FR0000120271	8,60
EXXON MOBIL	US30231G1022	7,40
ROYAL DUTCH SHELL	GB00803MLX29	7,05
BP PLC	GB0007980591	4,07
NESTE OYJ	FI0009013296	3,86
HALLIBURTON	US4062161017	3,60
EOG RESOURCES	US26875P1012	3,53
ENBRIDGE	CA29250N1050	3,31
TC ENERGY	CA87807B1076	3,18

## Fund overview as at 31.07.2020

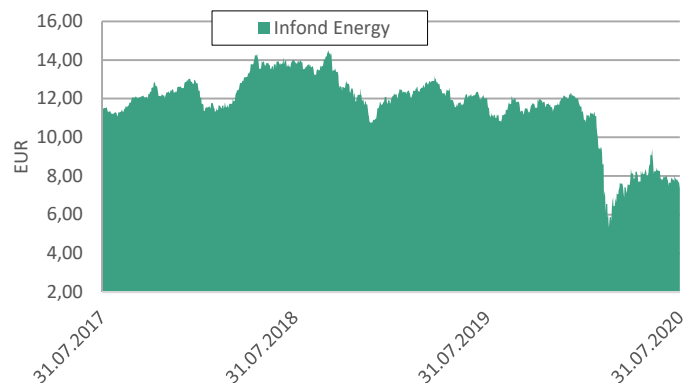
ISIN	SI0021400500
Net asset value (NAV)	€7,35
Total Net Assets (EUR)	3.021.987 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

## Synthetic Risk Reward Indicator

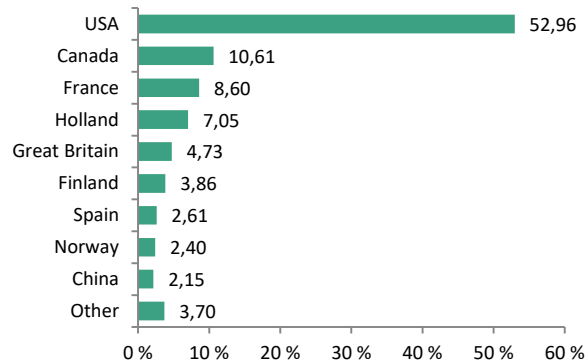


Funds of the category 7 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

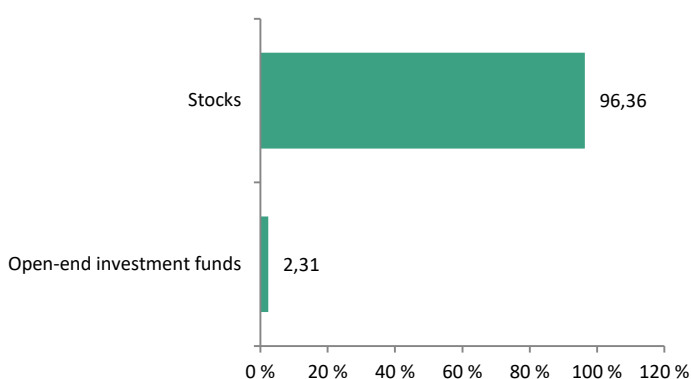
## Fund performance



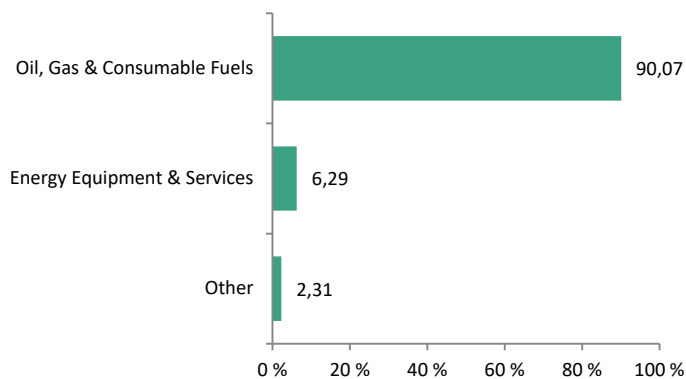
## Geographic allocation



## Asset allocation



## Sector allocation



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

Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**-7,23%**

PERFORMANCE - 3 YR

**-2,13%**

PERFORMANCE - 5 YR

**-4,13%**

Infond Umbrella Fund

# Infond Europe, equity subfund

## Investment policy

Infond Europe, equity subfund, investment objective is long-term performance, which it aims to achieve by investing in high-quality European stocks with sound fundamentals. Fund has no sectoral limitation.

## Suitable for

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

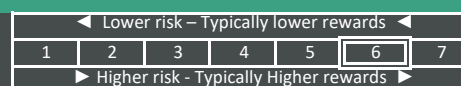
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
ASML HOLDING	NL0010273215	3,80
SANOFI	FR0000120578	3,65
ROCHE HOLDING	CH0012032048	3,41
NOVARTIS	CH0012005267	3,32
DEUTSCHE POST	DE0005552004	2,97
LVMH MOETHEHNESSY LOUIS VUITTON	FR0000121014	2,71
UNILEVER	NL0000388619	2,59
DIAGEO	GB0002374006	2,53
DEUTSCHE BOERSE	DE0005810055	2,45
L'OREAL	FR0000120321	2,45

## Fund overview as at 31.07.2020

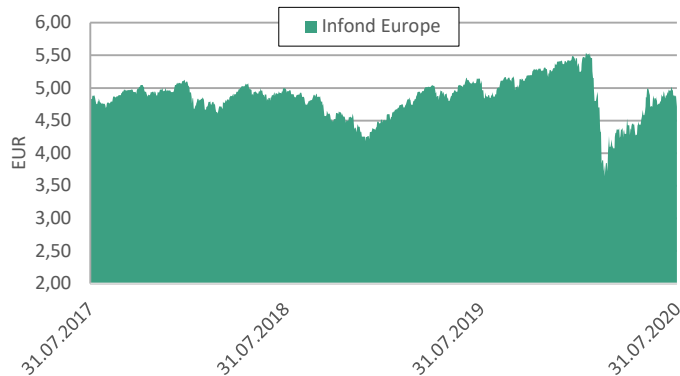
ISIN	SI0021400492
Net asset value (NAV)	€4,71
Total Net Assets (EUR)	9.460.889 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	15.11.2004

## Synthetic Risk Reward Indicator

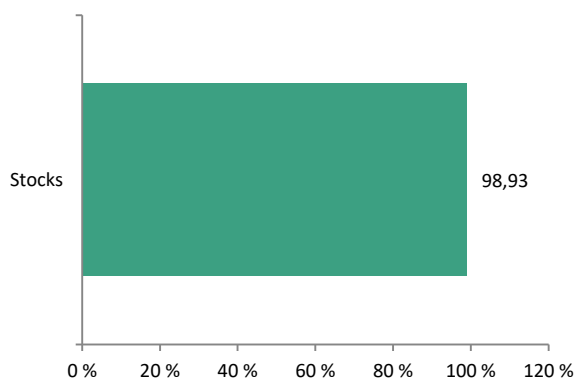


Sub-funds of the category 6 experienced high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

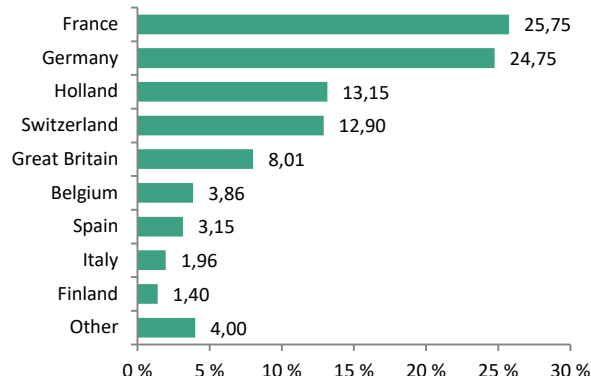
## Fund performance



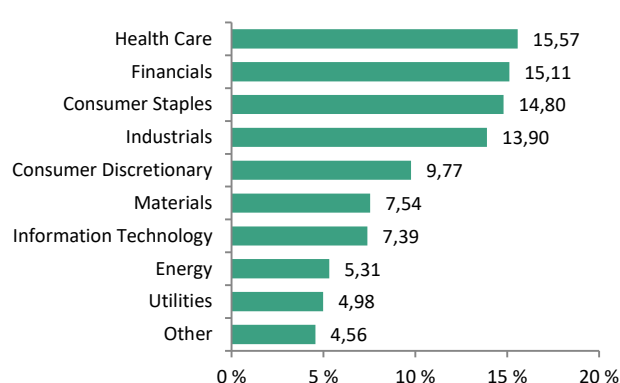
## Asset allocation



## Geographic allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-17,66%**

PERFORMANCE - 3 YR

**-16,58%**

PERFORMANCE - 5 YR

**-4,81%**

Infond Umbrella Fund

# Infond Financials, equity subfund

## Investment policy

Infond Financials, equity subfund, invests its assets to financial services sector. It invests in three main areas: banking, asset management and insurance with no regional limitation.

## Suitable for

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

## TOP 10 Holdings as at 31.07.2020

	ISIN	%
S&P GLOBAL	US78409V1044	3,76
PROGRESSIVE CORPORATION	US7433151039	3,73
PING AN INSURANCE GROUP	CNE1000003X6	3,28
MOODYS	US6153691059	3,26
INTERCONTINENTAL EXCHANGE	US45866F1049	3,08
HONG KONG EXCHANGES & CLEARING	HK0388045442	2,96
BANK OF AMERICA	US0605051046	2,93
CANADIAN IMPERIAL BANK OF COMMERCE	CA1360691010	2,86
MUENCHENER RUECKVERSICHERUNG	DE0008430026	2,75
DBS GROUP HOLDINGS	SG1L01001701	2,68

## Fund overview as at 31.07.2020

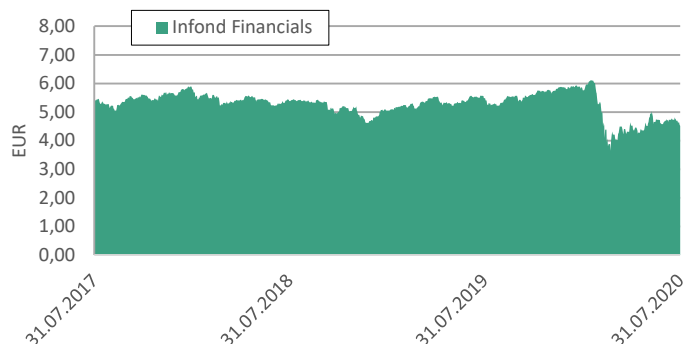
ISIN	SI0021401169
Net asset value (NAV)	€4,51
Total Net Assets (EUR)	408.418 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	02.11.2007

## Synthetic Risk Reward Indicator

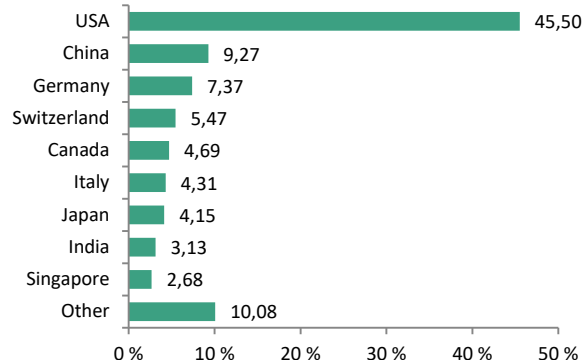
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 6 had high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

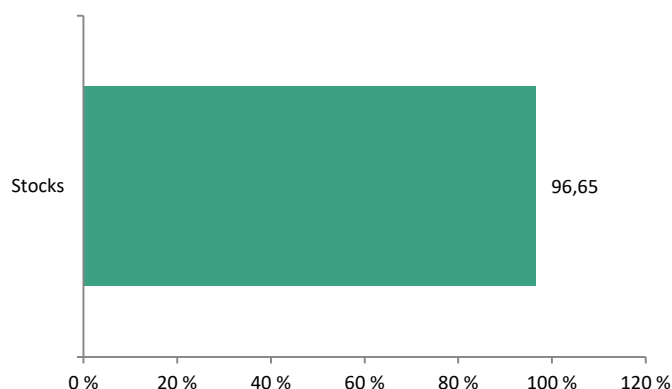
## Fund performance



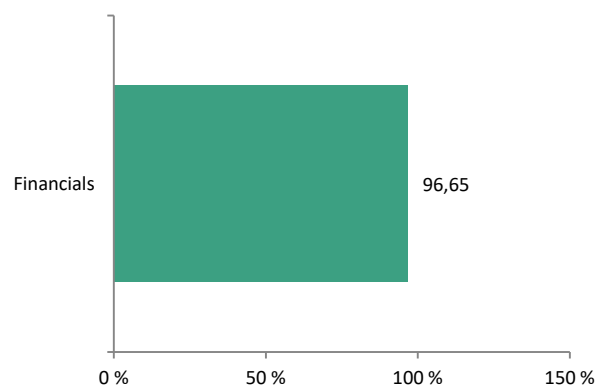
## Geographic allocation



## Asset allocation



## Sector allocation



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

Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**-19,90%**

PERFORMANCE - 3 YR

**-22,09%**

PERFORMANCE - 5 YR

**-15,08%**

Infond Umbrella Fund

# Infond Frontier, equity subfund

## Investment policy

Infond Frontier is an equity subfund of Infond Umbrella Fund. The Fund's objective is capital appreciation. The Fund invests primarily in equities and equity funds based in Frontier and Emerging Markets (excluded Brazil, Russia, India and China).

## Suitable for

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

## TOP 10 Holdings as at 31.07.2020

	ISIN	%
MERCADOLIBRE	US58733R1023	7,84
TAIWAN SEMICONDUCTOR	US8740391003	6,38
NASPERS	ZAE000015889	5,43
LG CHEM	KR7051910008	5,33
SAMSUNG	US7960508882	4,37
HIKMA PHARMACEUTICALS	GB00B0LCW083	3,95
PT BANK CENTRAL ASIA	ID1000109507	3,86
ISHARES MSCI FRONTIER 100	US4642861458	3,65
AMERICA MOVIL	US02364W1053	3,53
SK HYNIX	KR7000660001	3,49

## Fund overview as at 31.07.2020

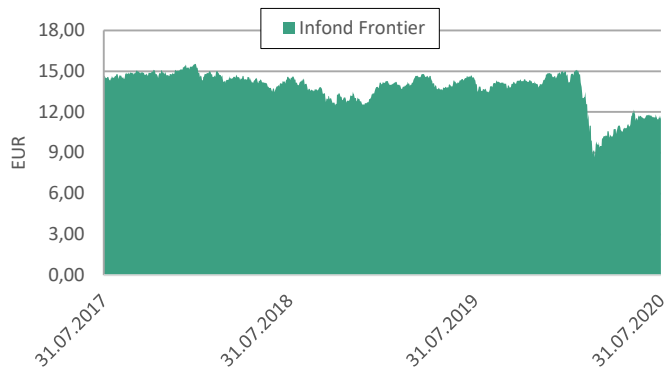
ISIN	SI0021401433
Net asset value (NAV)	€11,48
Total Net Assets (EUR)	3.025.885 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	16.07.2011

## Synthetic Risk Reward Indicator

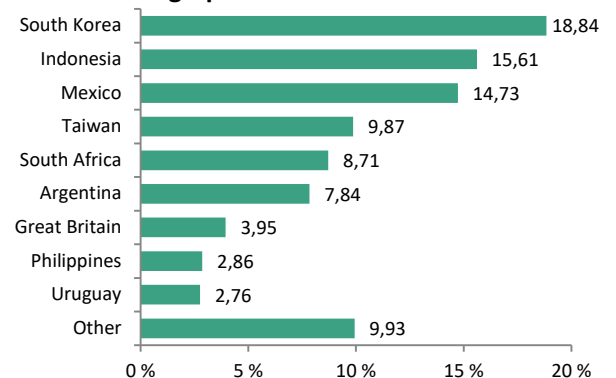
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced by changes in the stock market prices, currencies and interest rates which can be affected unpredictably by diverse factors including political and economic events. This risk indicator is subject to changes; the classification of the fund may change over time and cannot be guaranteed. The lowest category of risk does not mean that the investment is risk-free. On the basis of price fluctuations measured in the past, the fund has been classified in the category 6. The Fund has been classified in the category 6 as it invests in equities and is in a higher category as the values of those investments have experienced higher rate of change in the past.

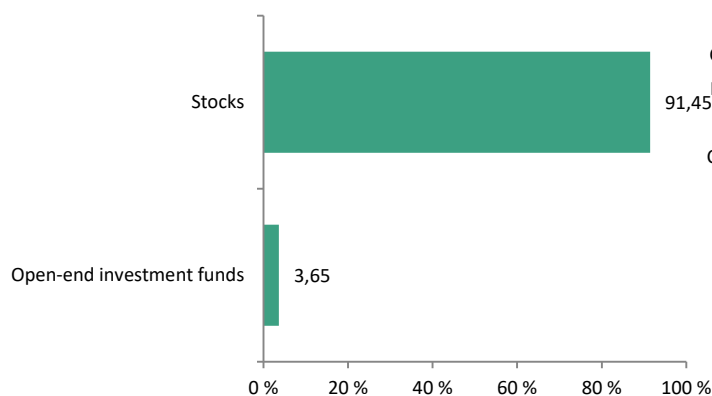
## Fund performance



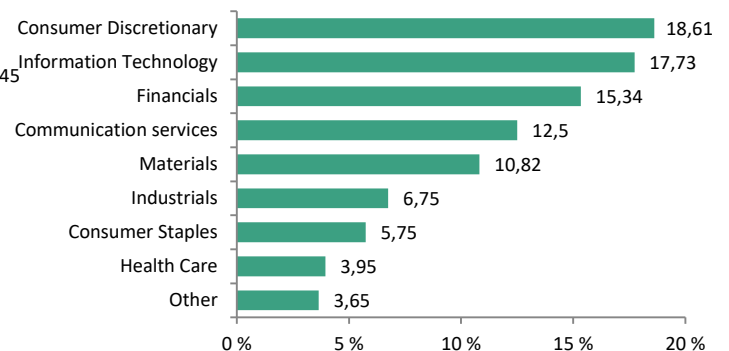
## Geographic allocation



## Asset allocation



## Sector allocation



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

Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**+1,00%**

PERFORMANCE - 3 YR

**+7,16%**

PERFORMANCE - 5 YR

**+16,50%**

Infond Umbrella Fund

# Infond Global Flex, mixed flexible subfund

## Investment policy

Infond Global Flex is global mix flexible subfund of Infond Umbrella Funds. It invests in equities and bonds with neither geographical nor sectoral limitation.

## Suitable for

Infond Global Flex 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 31.07.2020

	ISIN	%
ISHARES MSCI EMERGING MARKETS	US4642872349	5,50
HIT	SI0031200239	4,92
BKS - DEPOZIT	-	4,72
AMAZON	US0231351067	2,36
TENCENT HOLDINGS	KYG875721634	2,13
BLACKROCK	US09247X1019	2,01
MICROSOFT	US5949181045	1,99
ALIBABA	US01609W1027	1,94
DEUTSCHLAND - DBR 0.5	DE0001102440	1,94
NLB - NLB27	SI0022103855	1,81

## Fund overview as at 31.07.2020

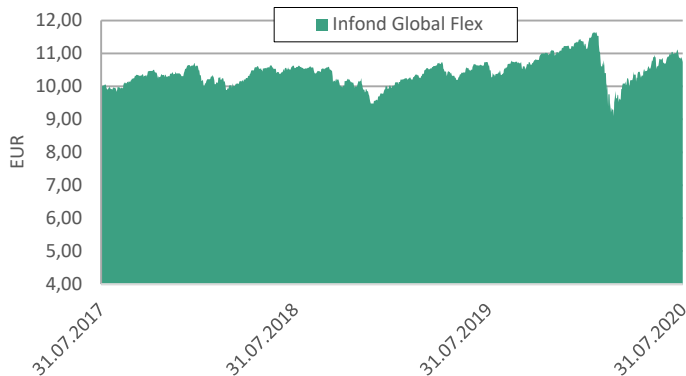
ISIN	SI0021401128
Net asset value (NAV)	€10,74
Total Net Assets (EUR)	16.942.879 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	26.09.2008

## Synthetic Risk Reward Indicator

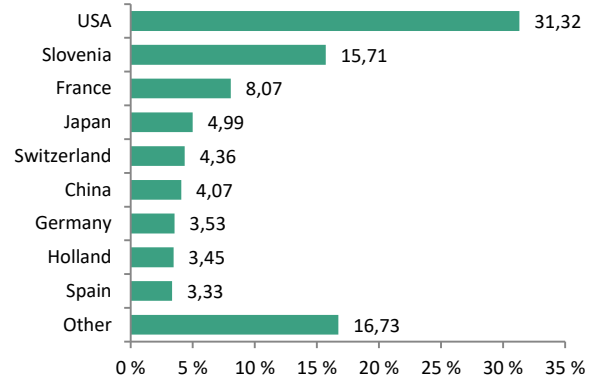
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations. Mixed portfolio composition enables higher exposure to debt investments, which increases the credit risk.

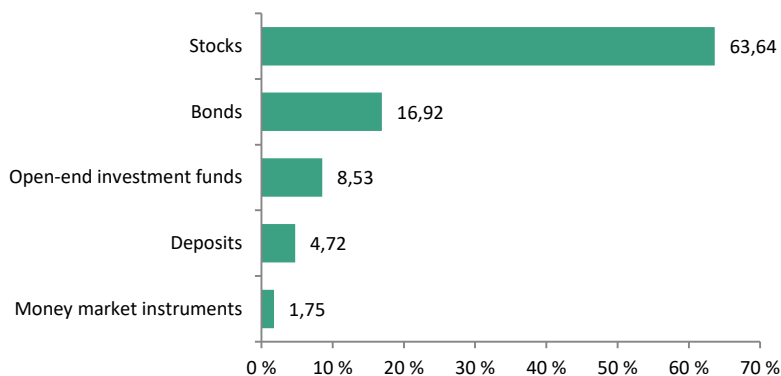
## Fund performance



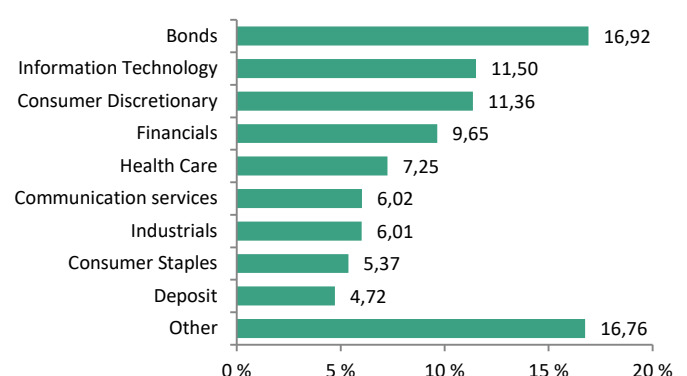
## Geographic allocation



## Asset allocation



## Sector allocation



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

Ulica Vita Kraigherja 5, SI-2000 Maribor

Tel: +386 2 229 74 40, Fax: +386 2 229 74 89, E: info@infond.si

PERFORMANCE - 1 YR

**+4,90%**

PERFORMANCE - 3 YR

**+22,62%**

PERFORMANCE - 5 YR

**+9,39%**

Infond Umbrella Fund

# Infond Life, equity subfund

## Investment policy

Infond Life, 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...).

## Suitable for

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

## TOP 10 Holdings as at 31.07.2020

	ISIN	%
JOHNSON&JOHNSON	US4781601046	5,50
ROCHE HOLDING	CH0012032048	5,06
UNITEDHEALTH	US91324P1021	5,04
MERCK & CO	US58933Y1055	4,99
PFIZER	US7170811035	3,97
NOVARTIS	CH0012005267	3,63
ABBVIE	US00287Y1091	3,45
ABBOTT LABORATORIES	US0028241000	3,38
MEDTRONIC	IE00BTN1Y115	3,26
ASTRAZENECA	GB0009895292	3,16

## Fund overview as at 31.07.2020

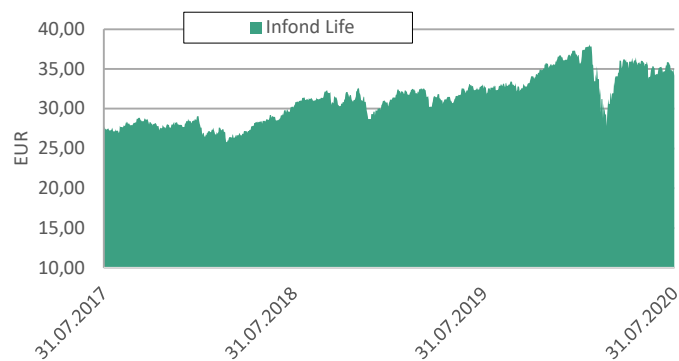
ISIN	SI0021400526
Net asset value (NAV)	€34,13
Total Net Assets (EUR)	23.956.570 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

## Synthetic Risk Reward Indicator

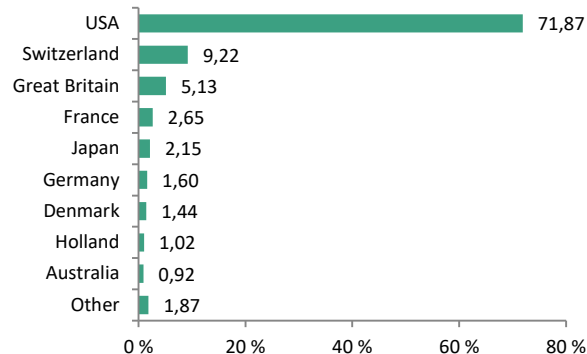
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 6 had high volatility. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

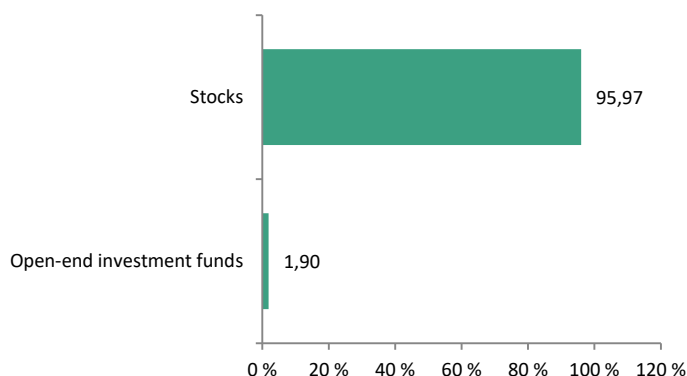
## Fund performance



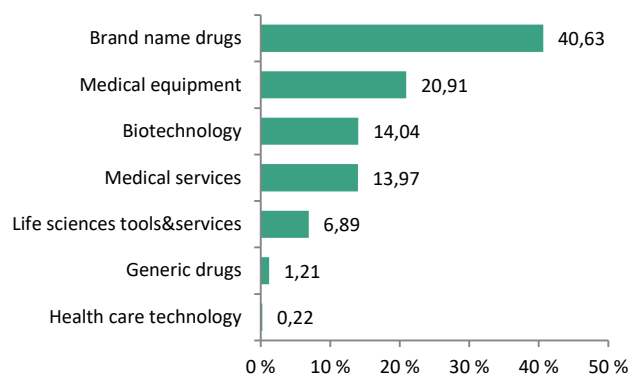
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+7,94%**

PERFORMANCE - 3 YR

**+33,38%**

PERFORMANCE - 5 YR

**+47,61%**

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 25 – 40 high quality business that are potentially positioned for long-term growth.

## Suitable for

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

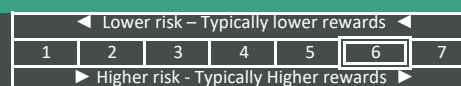
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
BERKSHIRE HATHAWAY	US0846707026	8,47
AMAZON	US0231351067	6,84
MICROSOFT	US5949181045	6,65
ALPHABET	US02079K3059	5,90
PINTEREST	US72352L1061	5,31
UNILEVER	NL0000388619	4,60
FACEBOOK	US30303M1027	4,57
NESTLE	CH0038863350	4,07
APPLE	US0378331005	3,98
NOVO NORDISK	DK0060534915	3,59

## Fund overview as at 31.07.2020

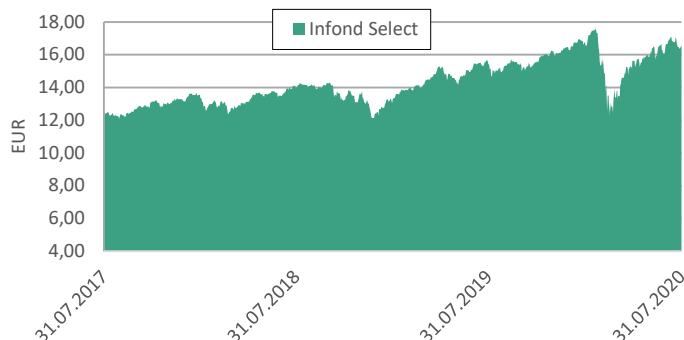
ISIN	SI0021400344
Net asset value (NAV)	€16,62
Total Net Assets (EUR)	2.342.154 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.08.2007

## Synthetic Risk Reward Indicator

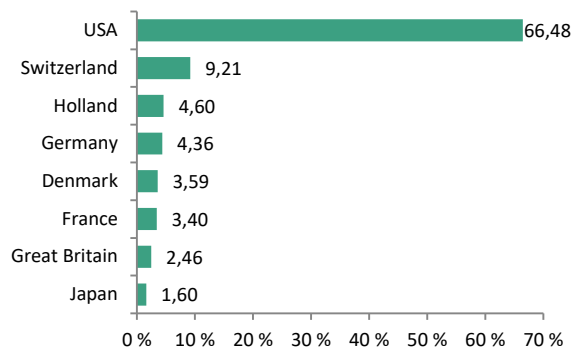


Sub-funds of the category 6 had high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

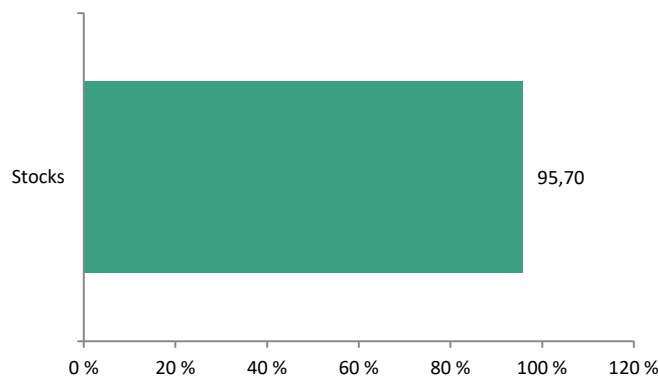
## Fund performance



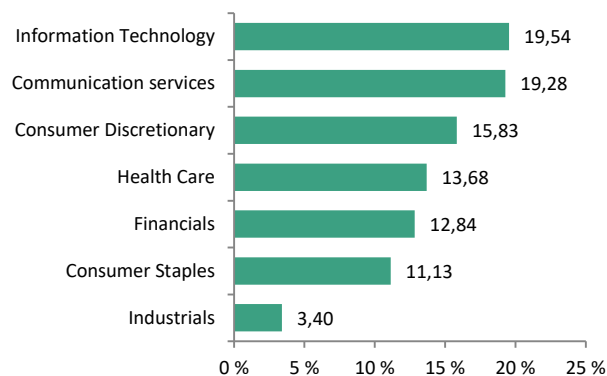
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**-0,97%**

PERFORMANCE - 3 YR

**-0,65%**

PERFORMANCE - 5 YR

**-0,89%**

Infond Umbrella Fund

# Infond ShortTerm Bond - Euro, bond subfund

## Investment policy

Infond ShortTerm Bond - Euro 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.

## Suitable for

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

## Fund overview as at 31.07.2020

ISIN	SI0021401532
Net asset value (NAV)	€12,46
Total Net Assets (EUR)	22.375.864 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	0,40%
Inception date	16.10.2013

## Synthetic Risk Reward Indicator

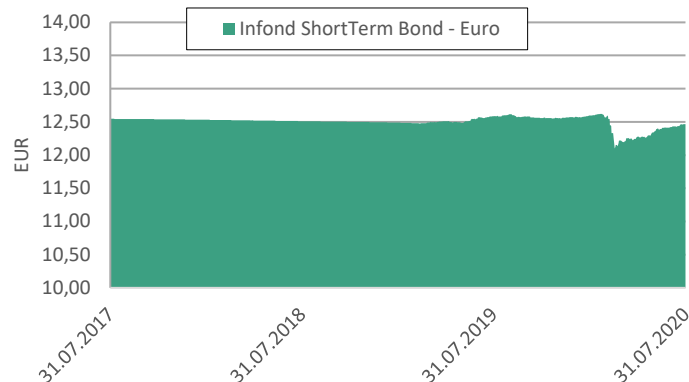
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 2 have had low volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 2 may be exposed to small price fluctuations.

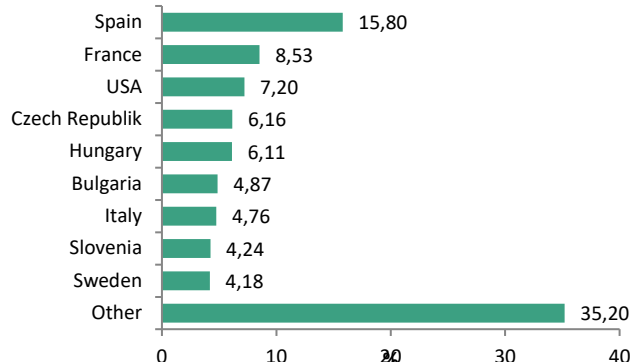
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
CZECH REPUBLIC - CZECH 3.875	XS0750894577	3,39
REPUBLIKA SLOVENIJA - SLOREP 4.625	SI0002102984	3,35
MOL - MOLHB 2.625	XS1401114811	3,30
SANTANDER - SANTAN 1.375	XS1557268221	3,20
COMMUNITY OF MADRID - MADRID 0.727	ES0000101719	3,16
RCI BANQUE - RENAUL 0.75	FR0013230737	2,90
FRANCE - FRTR 3	FR0011196856	2,87
HUNGARIAN DEVELOPMENT BANK - MAGYAR 2.37	XS1330975977	2,81
CESKE DRAHY - CESDRA 1.875	XS1415366720	2,77
REPUBLIC OF LATVIA - LATVIA 2.625	XS1017763100	2,76

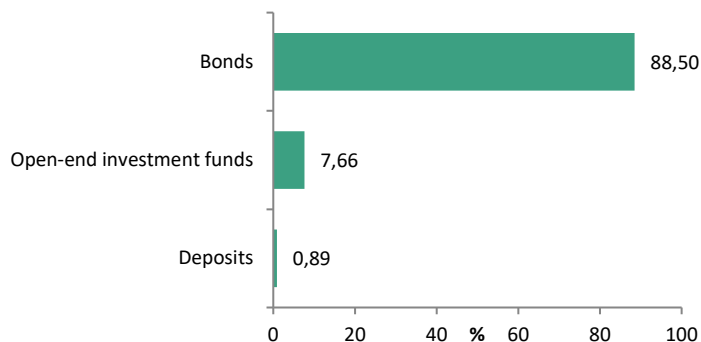
## Fund performance



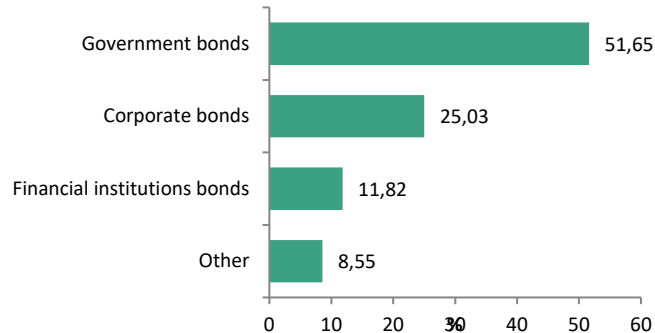
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+4,46%**

PERFORMANCE - 3 YR

**+13,47%**

PERFORMANCE - 5 YR

**+18,28%**

Infond Umbrella Fund

# Infond Smart Quality, developed market equity subfund

## Investment policy

Infond Smart Quality is global equity subfund of developed markets. It selects its investments systematically according to the criteria of debt, profitability and valuations. Subfund has no sectoral limitation.

## Suitable for

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

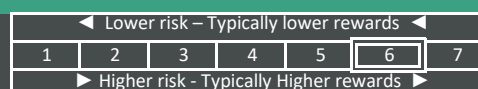
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
TAIWAN SEMICONDUCTOR	US8740391003	3,30
QUALCOMM	US7475251036	2,90
PARTNERS GROUP	CH0024608827	2,83
BEST BUY	US0865161014	2,80
HARGREAVES LANSDOWN	GB00B1VZ0M25	2,77
ROCHE HOLDING	CH0012032048	2,73
FASTENAL	US3119001044	2,70
CUMMINS	US2310211063	2,66
MAXIM INTEGRATED PRODUCTS	US57772K1016	2,58
NETAPP	US64110D1046	2,54

## Fund overview as at 31.07.2020

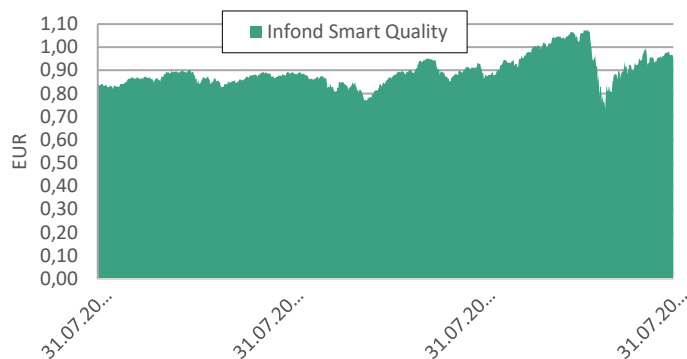
ISIN	SI0021400039
Net asset value (NAV)	€0,95
Total Net Assets (EUR)	14.728.797 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	09.11.2006

## Synthetic Risk Reward Indicator

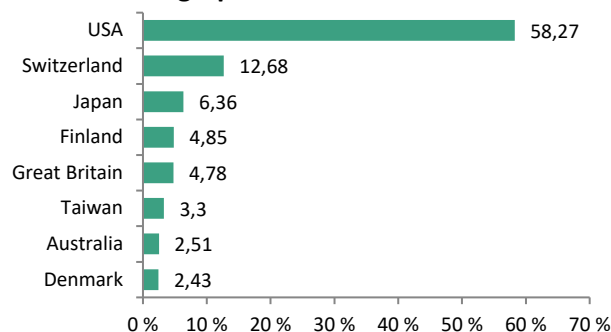


Sub-funds of the category 6 had high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations. Mixed portfolio composition enables higher exposure to debt investments, which increases the credit risk. In case that the issuer becomes insolvent or finds himself in economic problems it can happen that the debtor does not settle his obligations towards the sub-fund in total or in time.

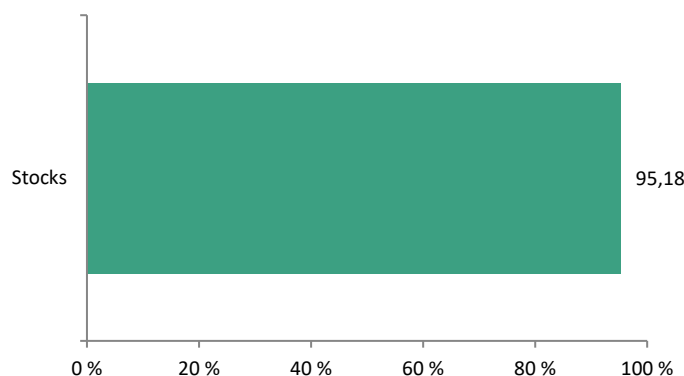
## Fund performance



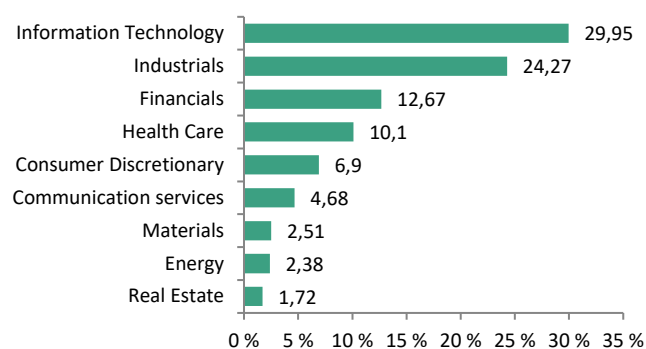
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+29,93%**

PERFORMANCE - 3 YR

**+93,50%**

PERFORMANCE - 5 YR

**+161,40%**

Infond Umbrella Fund

# Infond Technology, equity subfund

## Investment policy

Infond Tehcnology, the equity subfund of the Infond Umbrella Fund, invests at least 80% of its net assets in common stocks and other equity securities of IT companies.

## Suitable for

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

## TOP 10 Holdings as at 31.07.2020

	ISIN	%
APPLE	US0378331005	9,76
SERVICENOW	US81762P1021	8,80
MICROSOFT	US5949181045	8,74
SALESFORCE.COM	US79466L3024	8,68
AMAZON	US0231351067	4,60
ADOBE SYSTEMS	US00724F1012	4,30
MASTERCARD	US57636Q1040	4,23
VISA INC-CLASS A SHARES	US92826C8394	4,11
TENCENT HOLDINGS	KYG875721634	3,29
ACCENTURE	IE00B4BNMY34	3,25

## Fund overview as at 31.07.2020

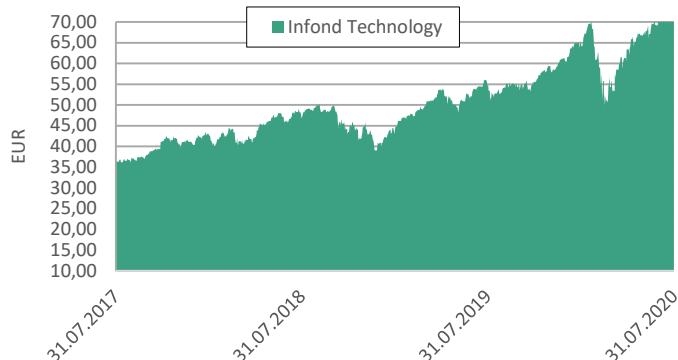
ISIN	SI0021400914
Net asset value (NAV)	€70,91
Total Net Assets (EUR)	52.841.219 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	01.10.2007

## Synthetic Risk Reward Indicator

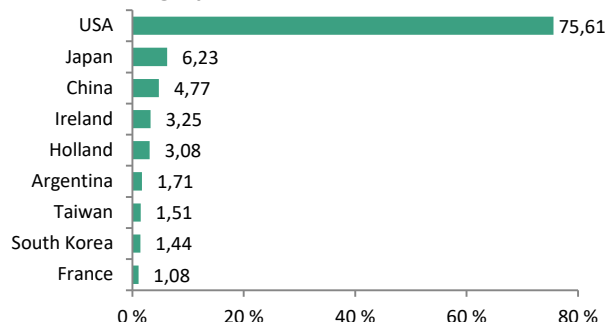
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 6 showed high volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

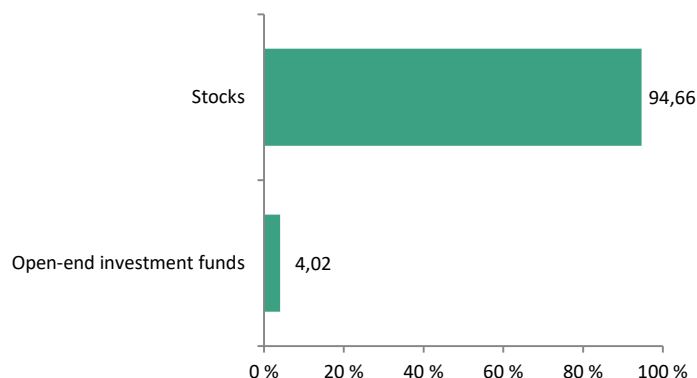
## Fund performance



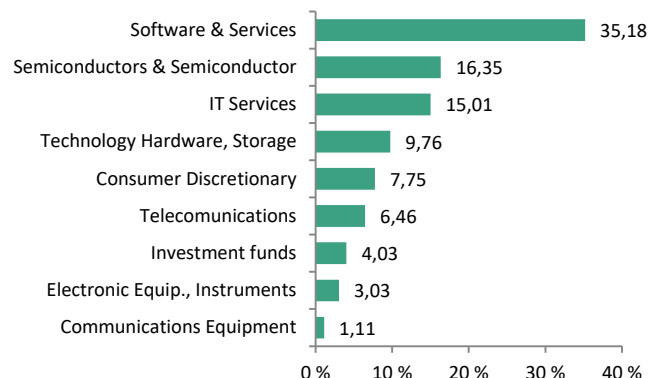
## Geographic allocation



## Asset allocation



## Sector allocation



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Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**+2,90%**

PERFORMANCE - 3 YR

**+29,61%**

PERFORMANCE - 5 YR

**+39,34%**

Infond Umbrella Fund

# Infond USA, equity subfund

## Investment policy

Infond USA 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.

## Suitable for

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

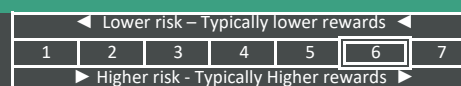
## TOP 10 Holdings as at 31.07.2020

	ISIN	%
APPLE	US0378331005	5,83
AMAZON	US0231351067	5,63
MICROSOFT	US5949181045	5,38
ALPHABET	US02079K3059	4,36
MASTERCARD	US57636Q1040	3,65
SALESFORCE.COM	US79466L3024	3,63
SERVICENOW	US81762P1021	3,22
ABBVIE	US00287Y1091	2,74
COMCAST	US20030N1019	2,34
ABBOTT LABORATORIES	US0028241000	2,25

## Fund overview as at 31.07.2020

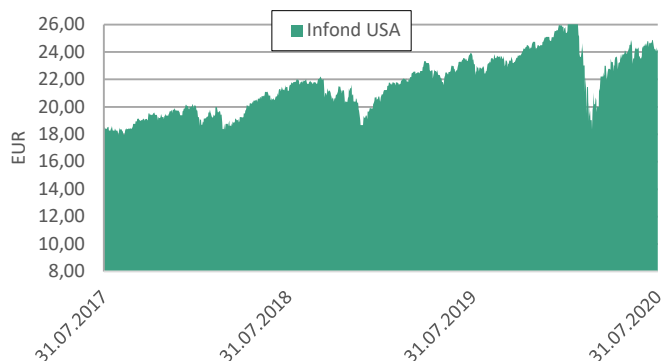
ISIN	SI0021400534
Net asset value (NAV)	€24,10
Total Net Assets (EUR)	8.066.671 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

## Synthetic Risk Reward Indicator

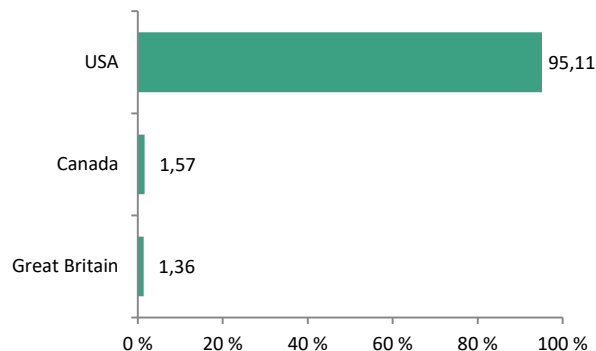


Funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

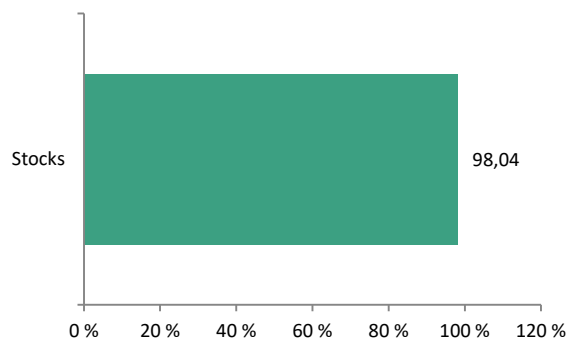
## Fund performance



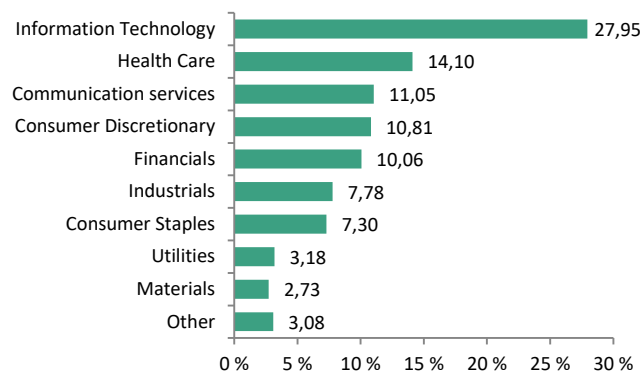
## Geographic allocation



## Asset allocation



## Sector allocation



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The information contained in this document does not constitute investment advice and is merely a brief summary of key aspects of the fund. Full details of the fund can be found in sales prospectus, Key Investor Information Document (KIID), supplemented in each case by the most recent audited annual and half-yearly report, if this report is more recent than the most recently available annual report. These documents constitute the sole binding basis for the purchase of fund units. They are available free of charge in either electronic or printed form to interested parties at management company Sava Infond, družba za upravljanje, d.o.o., information and paying agents, and webpage ([www.infond.si](http://www.infond.si)). Calculation of performance excludes initial fees (max. 5%) and redemption fees (max. 3%). Individual costs such as fees, commissions and other charges have not been included in this document and would have an adverse impact on returns if they were included. It should be noted that past performance is not a reliable indicator of the future performance of a fund. Prices of shares and the income from them may fall as well as rise and investors may not get back the amount originally invested. Information on the Risk-Reward Profile (from 1 to 7) is available on webpage [www.infond.si](http://www.infond.si). Further information on taxation can be found in the full sales prospectus. The units issued under this fund may only be offered for purchase or sold in jurisdictions in which such offer or sale is permitted. The investors may receive additional and more detailed information related to the operations and about the units for sub-funds at the Management company of the fund: SAVA INFOND, družba za upravljanje, d.o.o., Ulica Vita Kraigherja 5, SI-2000 Maribor, Slovenia Tel.: +386 2 229 7440, Fax: +386 2 229 7489, [www.infond.si](http://www.infond.si). Our languages of communication are German and English.