

Infond Funds FACT SHEETS

Infond Dividendni

Infond Družbeno odgovorni

Infond Evropa

Infond Globalni defenzivni

Infond Globalni delniški

Infond Globalni fleksibilni

Infond Globalni uravnoteženi

Infond Kitajska

Infond Kratkoročne obveznice - EUR

Infond Megatrendi

Infond Naložbeni cilj 2040

Infond Obvezniški - EUR

Infond Razviti trgi

Infond Select

Infond Surovine in energija

Infond Tehnologija

Infond Trgi v razvoju

Infond ZDA

Infond Zdravstvo



PERFORMANCE - 1 YR

-0,64%

PERFORMANCE - 3 YR

+10,23%

PERFORMANCE - 5 YR

+24,61%

Infond Umbrella Fund

Infond Dividendni, developed market equity subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

	ISIN	%
COCA COLA COMPANY	US1912161007	3,14
HONEYWELL	US4385161066	3,12
UNILEVER	GB00BVZK7T90	3,07
PROCTER & GAMBLE	US7427181091	3,06
PEPSI	US7134481081	2,99
SIEMENS	DE0007236101	2,96
HITACHI	JP3788600009	2,84
NESTLE	CH0038863350	2,82
NEXTERA ENERGY	US65339F1012	2,64
IBERDROLA	ES0144580Y14	2,59

ISIN

Fund overview as at 30.01.2026

Net asset value (NAV)	SI0021401342
Total Net Assets (EUR)	€12,47
Initial charge	9.351.312 €
Redemption fee	max. 3%
Management fee	0%
Inception date	2,25%
	11.12.2010

The summary risk indicator

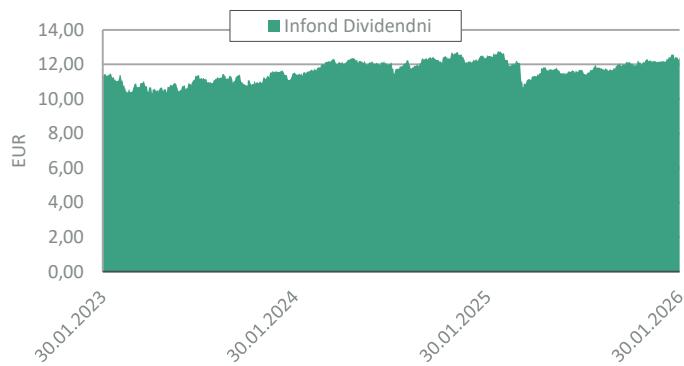


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

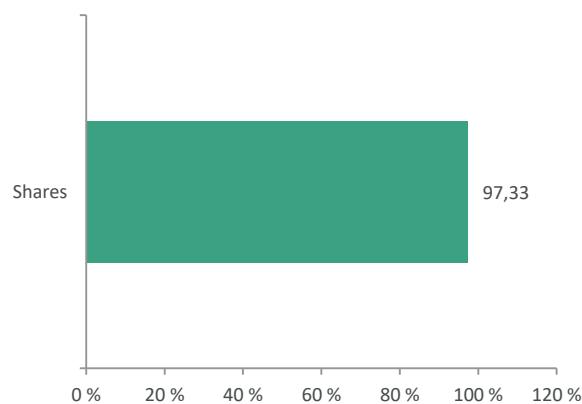
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

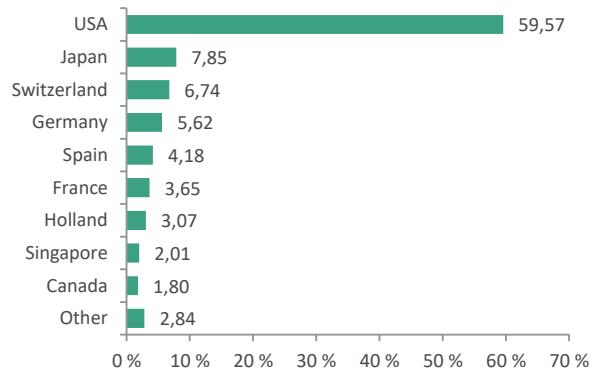
Fund Performance



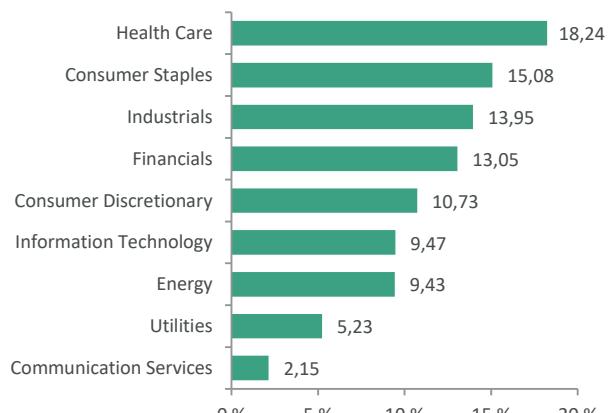
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+7,19%

PERFORMANCE - 3 YR

+38,53%

PERFORMANCE - 5 YR

+52,83%

Infond Umbrella Fund

Infond Družbeno odgovorni, developed markets equity subfund**Investment policy**

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

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN**

	ISIN	%
ALPHABET	US02079K3059	5,81
LAM RESEARCH	US5128073062	5,01
NVIDIA	US67066G1040	4,69
TAIWAN SEMICONDUCTOR	US8740391003	4,56
ASTRAZENECA	GB0009895292	3,90
ASML HOLDING	NL0010273215	3,78
UNITEDHEALTH	US91324P1021	3,70
KLA-TENCOR	US4824801009	3,37
VENTAS	US92276F1003	3,10
ALBEMARLE	US0126531013	2,62

ISIN**Net asset value (NAV)****Total Net Assets (EUR)****Initial charge****Redemption fee****Management fee****Inception date****Fund overview as at 30.01.2026**

SI0021400880

€68,43

27.345.711 €

max. 3%

0%

2,25%

21.04.2005

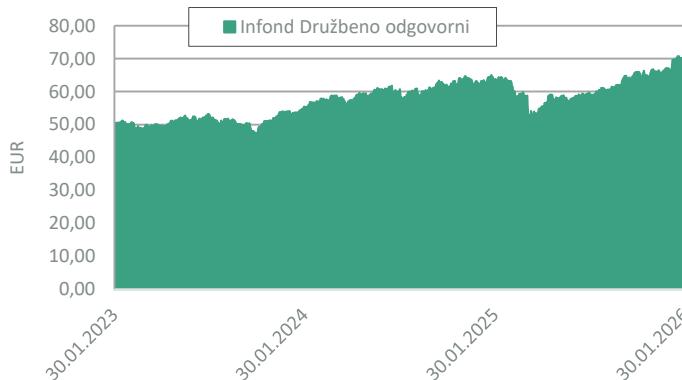
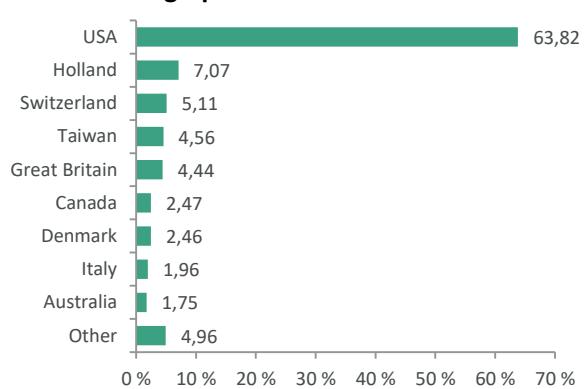
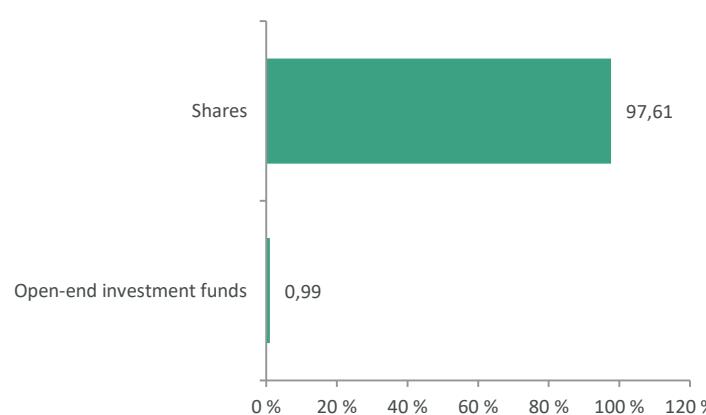
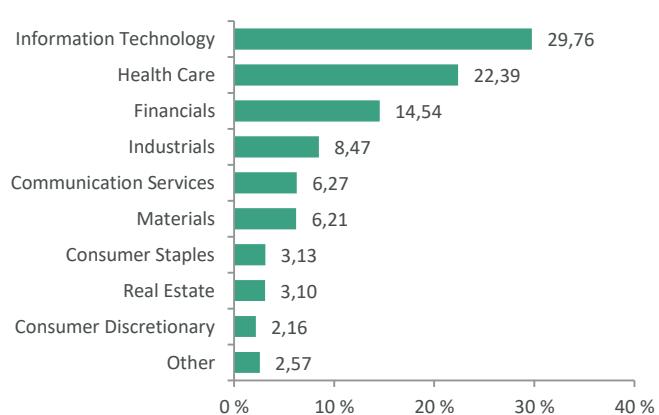
The summary risk indicator

1	2	3	4	5	6	7
◀ lower risk				higher risk ▶		

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**

PERFORMANCE - 1 YR

+11,99%

PERFORMANCE - 3 YR

+30,84%

PERFORMANCE - 5 YR

+51,34%

Infond Umbrella Fund

Infond Evropa, equity subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

%

ASML HOLDING	NL0010273215	6,92
ING GROEP	NL0011821202	4,44
INTESA SANPAOLO	IT0000072618	4,39
RHEINMETALL	DE0007030009	3,59
BNP PARIBAS	FR0000131104	3,48
BANCO SANTANDER	ES0113900J37	3,46
SIEMENS	DE0007236101	3,35
SCHNEIDER ELECTRIC	FR0000121972	3,27
GLOBAL X MSCI GREECE ETF	US37954Y3190	3,27
ABB	CH0012221716	3,03

ISIN

Fund overview as at 30.01.2026

SI0021400492

€7,88

13.693.885 €

max. 3%

0%

2,25%

15.11.2004

Initial charge

Redemption fee

Management fee

Inception date

The summary risk indicator

1	2	3	4	5	6	7
◀ lower risk				higher risk ▶		

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

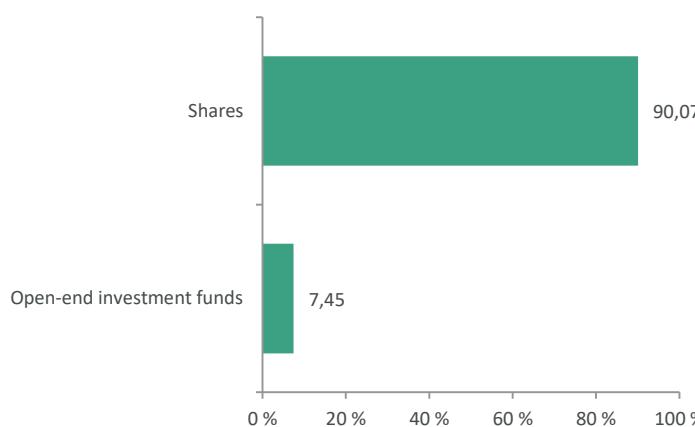
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

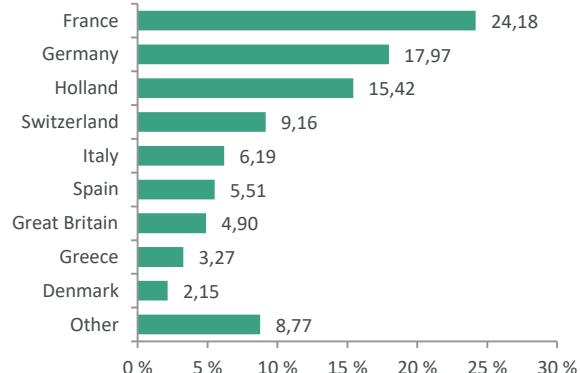
Fund Performance



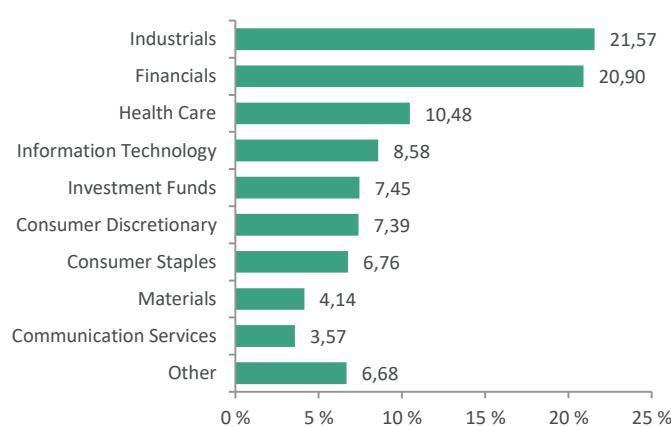
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+1,84%

PERFORMANCE - 3 YR

+15,18%

PERFORMANCE - 5 YR

+6,65%

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.

ISIN**Fund overview as at 30.01.2026**

Net asset value (NAV)	SI0021400476
Total Net Assets (EUR)	€43,20
Initial charge	26.544.217 €
Redemption fee	max. 3%
Management fee	0%
Inception date	1,65%
	01.07.1995

Suitable for

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

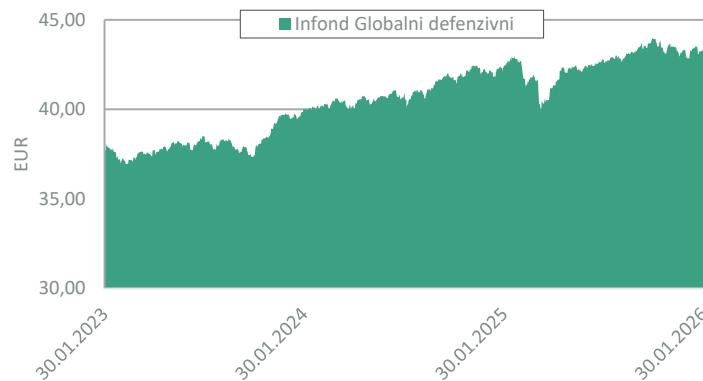
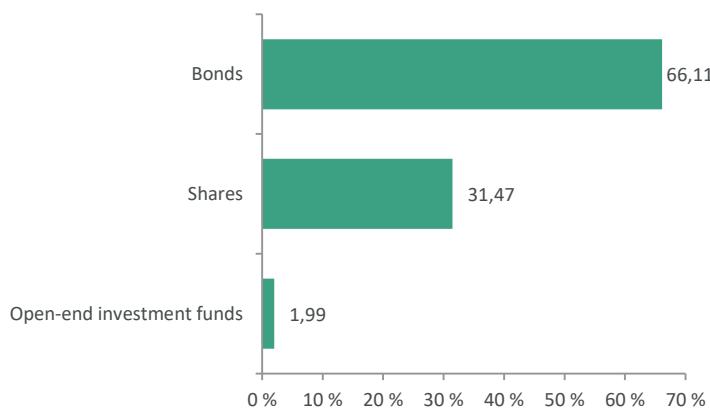
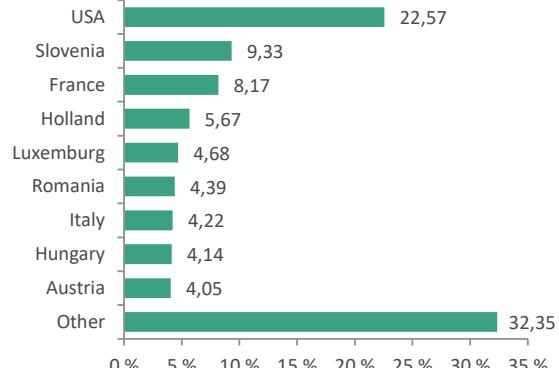
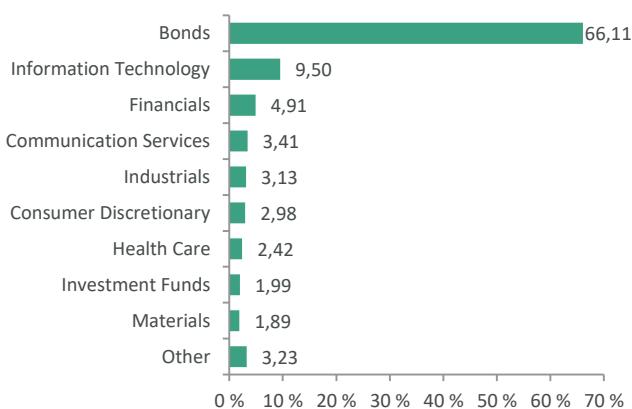
Top 10 Holdings as at 30.01.2026**ISIN****%**

REPUBLIC OF SERBIA - SERBIA 1.5	XS2015296465	3,02
REPUBLIKA SLOVENIJA - SLOREP 1.5	SI0002103487	2,69
ERSTE BANK - ERSTBK 0.875	AT0000A2GH08	2,61
ROMANIA - ROMANI 2.875	XS1420357318	2,49
FRANCE - FRTR 0.5	FR0013407236	2,49
REPUBLIC OF HUNGARY - REPHUN 1.125	XS2161992198	2,47
SIJ - SIJ8	SI0032104489	2,41
FRANCE - FRTR 4.5	FR0010773192	2,29
REPUBLIC OF BULGARIA - BGARIA 2.625	XS1208855889	2,13
REPUBLIC OF ITALY - BTPS 2.45	IT0005240350	2,00

The summary risk indicator

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

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

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

PERFORMANCE - 1 YR

+15,74%

PERFORMANCE - 3 YR

+53,17%

PERFORMANCE - 5 YR

+63,43%

Infond Umbrella Fund

Infond Globalni delniški, equity subfund

Investment policy

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

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

%

ALPHABET	US02079K3059	5,16
TAIWAN SEMICONDUCTOR	US8740391003	3,86
NVIDIA	US67066G1040	3,66
SAMSUNG	UST7960508882	3,46
000660 KS	KR7000660001	3,11
APPLIED MATERIALS	US0382221051	2,80
AMAZON	US0231351067	1,86
MICROSOFT	US5949181045	1,75
ALIBABA GROUP HOLDING	KYGO17191142	1,75
NEWMONT	US6516391066	1,71

ISIN

Net asset value (NAV)

SI0021401136

Total Net Assets (EUR)

€13,12

Initial charge

140.226.528 €

Redemption fee

max. 3%

Management fee

0%

Inception date

2,25%

10.10.2008

Fund overview as at 30.01.2026

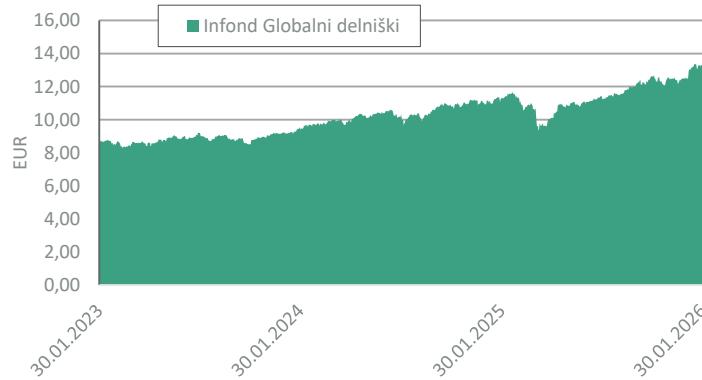
The summary risk indicator



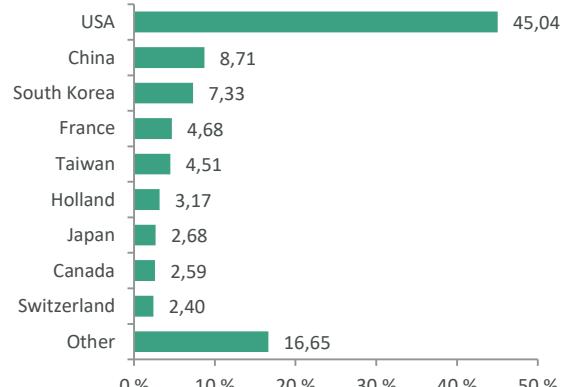
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because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

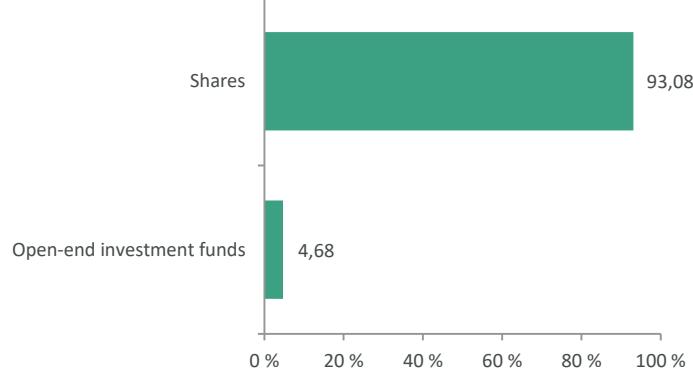
Fund Performance



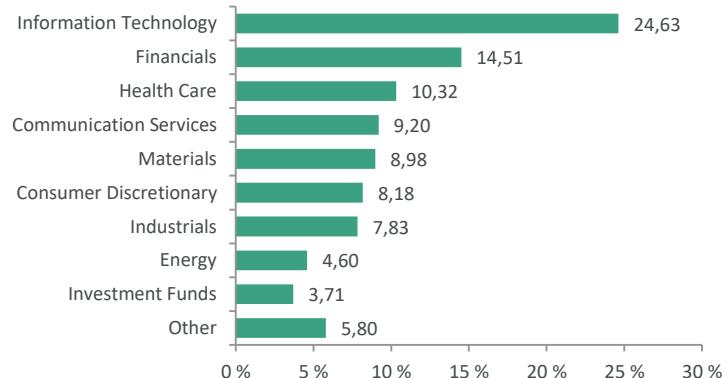
Geographic allocation



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

+8,81%

PERFORMANCE - 3 YR

+40,45%

PERFORMANCE - 5 YR

+49,38%

Infond Umbrella Fund

Infond Globalni fleksibilni, mixed flexible subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

%

DEUTCHLAND - DBR 0	DE0001102549	4,35
ALPHABET	US02079K3059	4,24
NVIDIA	US67066G1040	3,82
POZAVAROVALNICA SAVA	SI0021110513	3,81
KINGDOM OF SPAIN - SPGB 3.15	ES0000012067	3,75
NETHERLANDS GOVERNMENT - NETHER 0	NL0015000B11	3,68
FRANCE - FRTR 4.5	FR0010773192	3,61
ROMANIA - ROMANI 5.625	XS2770921315	3,60
REPUBLIC OF ITALY - BTPS 2.45	IT0005240350	3,54
ASML HOLDING	NL0010273215	2,56

Investment policy

Net asset value (NAV)

Total Net Assets (EUR)

Initial charge

Redemption fee

Management fee

Inception date

Fund overview as at 30.01.2026

SI0021401128

€17,03

32.763.531 €

max. 3%

0%

2,00%

26.09.2008

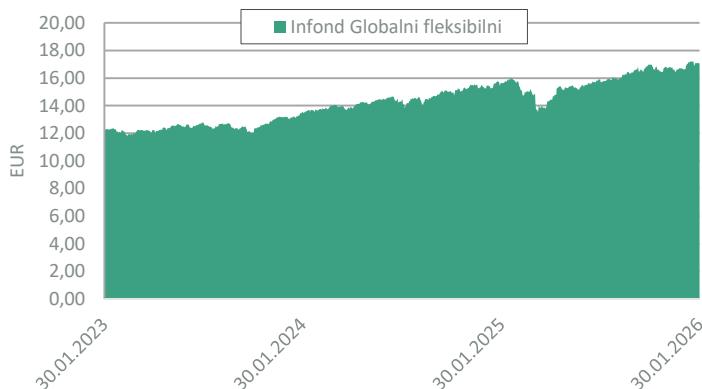
The summary risk indicator



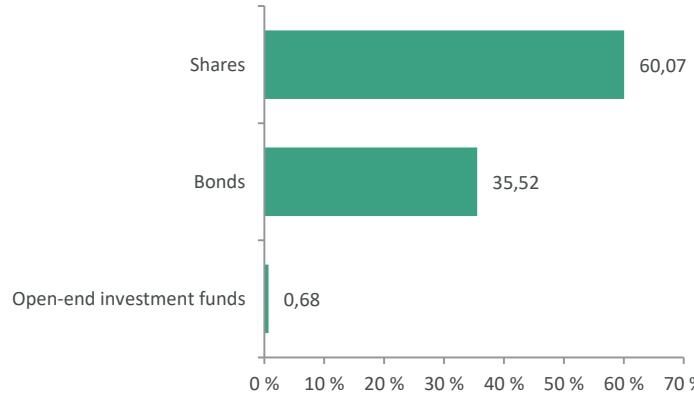
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because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

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

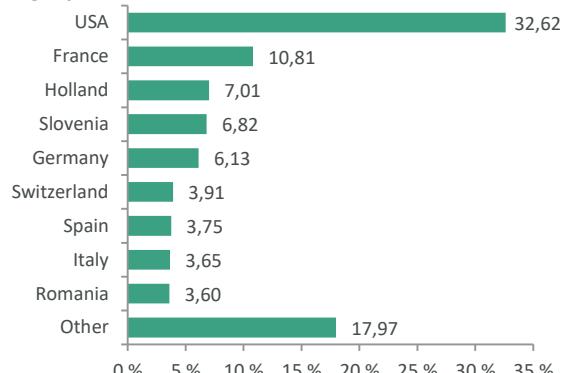
Fund Performance



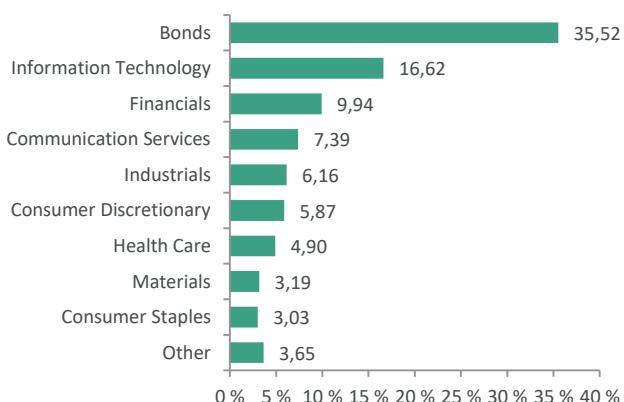
Asset allocation



Geographic allocation



Sector allocation


SAVA
INFOND

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

+5,16%

PERFORMANCE - 3 YR

+33,13%

PERFORMANCE - 5 YR

+32,11%

Infond Umbrella Fund

Infond Globalni uravnoteženi, mixed subfund

Investment policy

Infond Globalni uravnoteženi is the global balanced mixed subfund of the Infond Umbrella Fund. It invests between 35% and 65% of assets in shares and units 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 uravnoteženi is geared toward investors who are looking for a mixture of safety, income and modest capital appreciation. The recommended duration of an investment is at least five years.

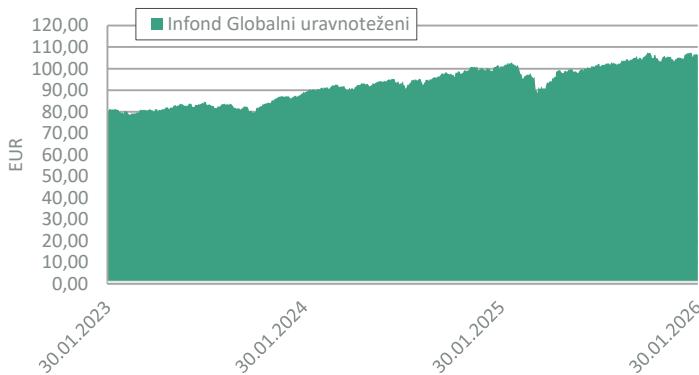
Top 10 Holdings as at 30.01.2026

ISIN

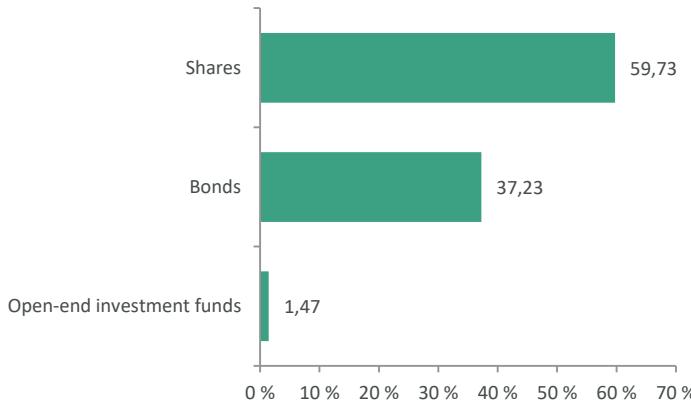
%

NVIDIA	US67066G1040	4,49
ALPHABET	US02079K3059	4,47
BROADCOM	US11135F1012	2,70
NETHERLANDS GOVERNMENT - NETHER O	NL0015000B11	2,64
DEUTCHLAND - DBR O	DE0001102549	2,59
FRANCE - FRTR 4.5	FR0010773192	2,55
KINGDOM OF SPAIN - SPGB 3.15	ES0000012067	2,46
META PLATFORMS INC	US30303M1027	2,25
ARISTA NETWORKS	US0404132054	2,25
MOL - MOLHB 1.5	XS2232045463	2,18

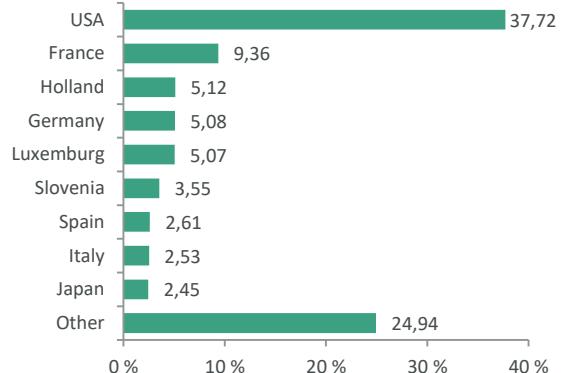
Fund Performance



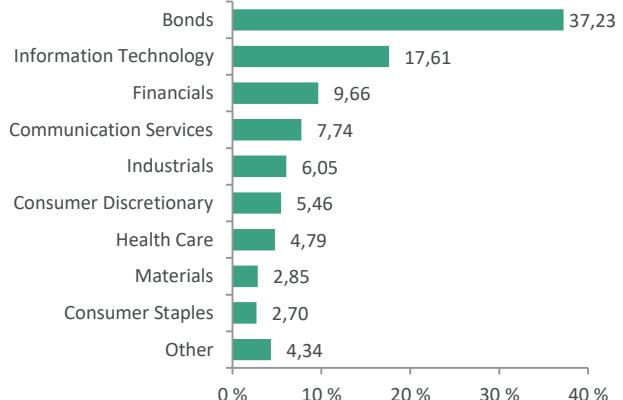
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+2,70%

PERFORMANCE - 3 YR

-11,41%

PERFORMANCE - 5 YR

-24,12%

Infond Umbrella Fund

Infond Kitajska, equity subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

%

ALIBABA GROUP HOLDING	KYGO17191142	9,01
TENCENT HOLDINGS	KYGG875721634	8,72
BAIDU	KYGO70341048	8,28
XIAOMI	KYGG9830T1067	5,67
AIA GROUP	HK0000069689	3,69
HONG KONG EXCHANGES & CLEARING	HK0388045442	3,61
NETEASE	KYGG6427A1022	3,49
INNOVENT BIOLOGICS	KYGG4818G1010	3,46
PETROCHINA	CNE1000003W8	3,30
WUXI BIOLOGICS CAYMAN	KYGG970081173	3,29

ISIN

Net asset value (NAV)

SI0021401433

Total Net Assets (EUR)

€11,46

Initial charge

6.050.944 €

Redemption fee

max. 3%

Management fee

0%

Inception date

2,25%

16.07.2011

Fund overview as at 30.01.2026

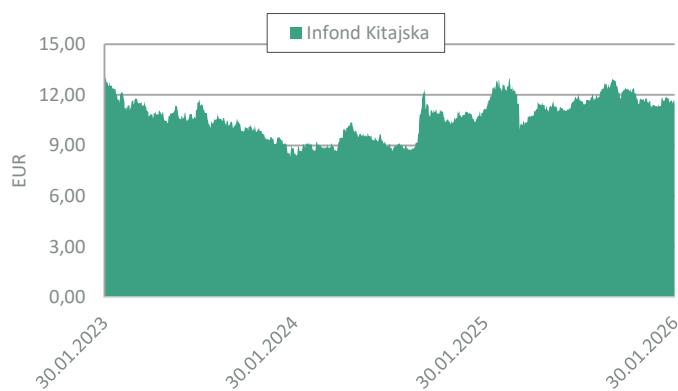
The summary risk indicator



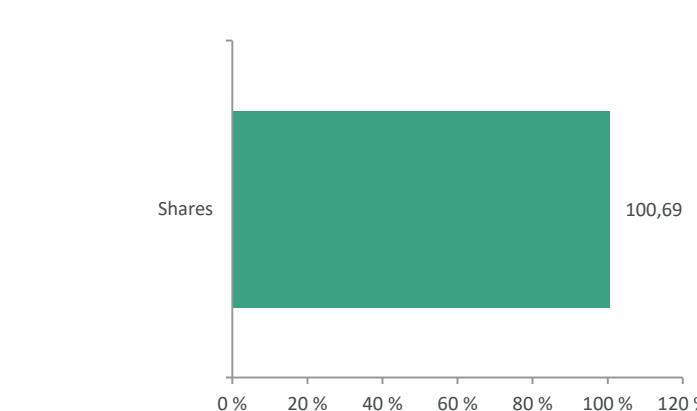
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because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

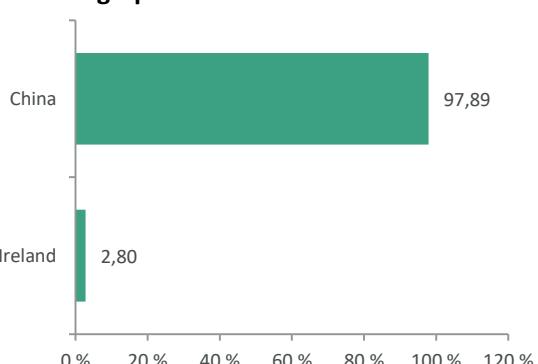
Fund Performance



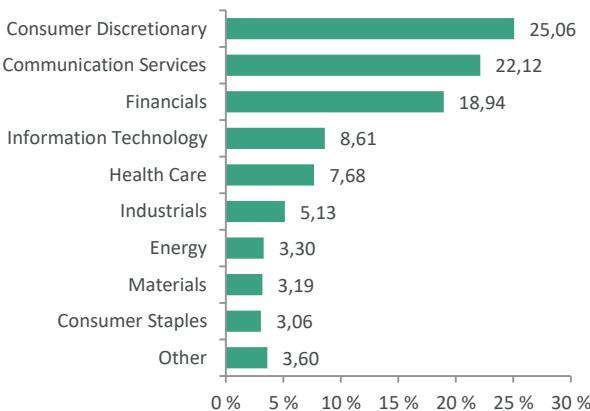
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+2,72%

PERFORMANCE - 3 YR

+9,40%

PERFORMANCE - 5 YR

+3,17%

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 shortterm bond fund is at least 1 year.

Top 10 Holdings as at 30.01.2026

ISIN

KINGDOM OF THE NETHERLANDS - NETHER 0	NL0015031501	2,72
DEUTSCHLAND - DBR 0,5	DE0001102440	2,55
BUNDESREPUB. DEUTSCHLAND - BKO 2,7	DE000BU22064	2,41
KINGDOM OF SPAIN - SPGB 1,45	ES0000012A89	2,36
KINGDOM OF SPAIN - SPGB 1,45	ES0000012E51	2,34
REPUBLIC OF ITALY - BTPS 2,35	IT0005660052	1,98
KINGDOM OF THE NETHERLANDS - NETHER 0,75	NL0012171458	1,95
OESTERREICHISCHE KONTROLLBANK - OKB 3,125	XS2719102746	1,83
REPUBLIC OF IRELAND - IRISH 1,1	IE00BH3SQ895	1,73
NKBM - NOVAKR 4,75	XS2793675534	1,68

Fund overview as at 30.01.2026

ISIN	SI0021401532
Net asset value (NAV)	€12,95
Total Net Assets (EUR)	126.124.383 €
Initial charge	max. 1,5%
Redemption fee	0%
Management fee	0,40%
Inception date	16.10.2013

The summary risk indicator

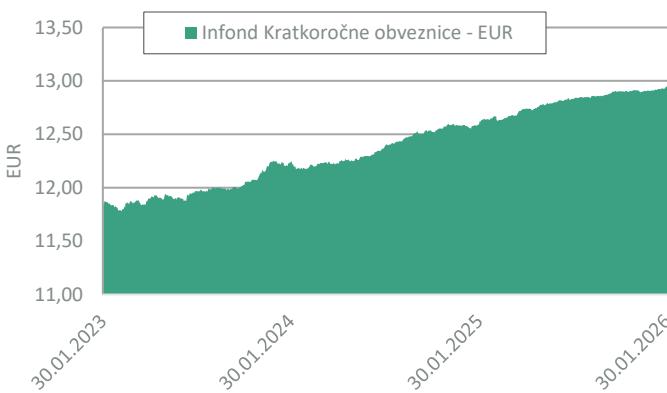


The risk indicator is based on the assumption that investor holds the fund for at least 1 year.

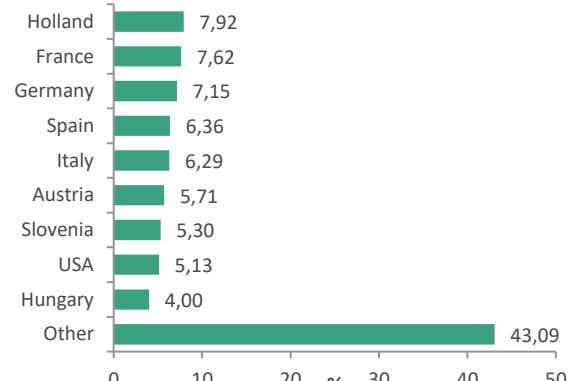
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

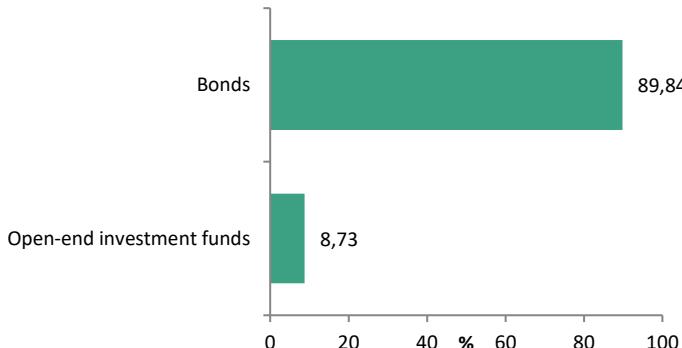
Fund Performance



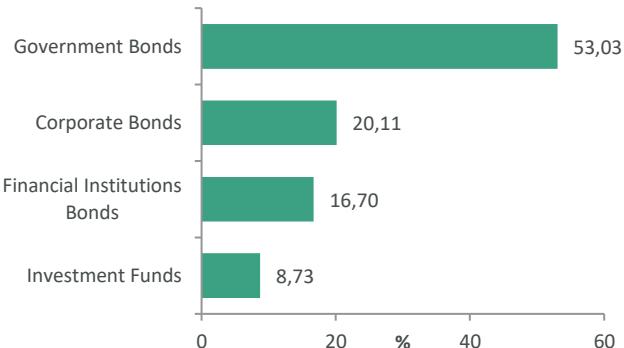
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

+28,09%

PERFORMANCE - 3 YR

+94,11%

PERFORMANCE - 5 YR

+30,43%

Infond Umbrella Fund

Infond Megatrendi, equity subfund

Investment policy

Infond Megatrendi, the equity subfund of the Infond Umbrella Fund, invests in shares of companies whose products and services are part of structural changes in society, the environment, technology and demography (megatrends). The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

MICRON TECHNOLOGY	US5951121038	5,46
LAM RESEARCH	US5128073062	4,80
LEMONADE	US52567D1072	4,37
ASML HOLDING	NL0010273215	3,81
TAIWAN SEMICONDUCTOR	US8740391003	3,80
CAMECO	CA13321L1085	3,79
NOVO NORDISK	DK0062498333	3,39
TOKYO ELECTRON	JP3571400005	3,38
NVIDIA	US67066G1040	3,35
POWELL INDUSTRIES	US7391281067	3,16

Fund overview as at 30.01.2026

ISIN	SI0021401219
Net asset value (NAV)	€2,40
Total Net Assets (EUR)	15.309.670 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	20.06.2008

The summary risk indicator

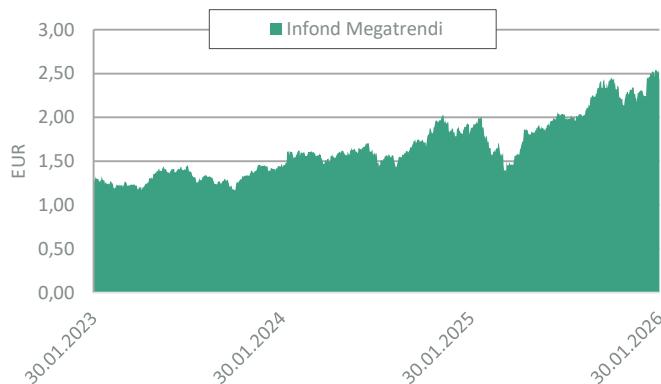


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

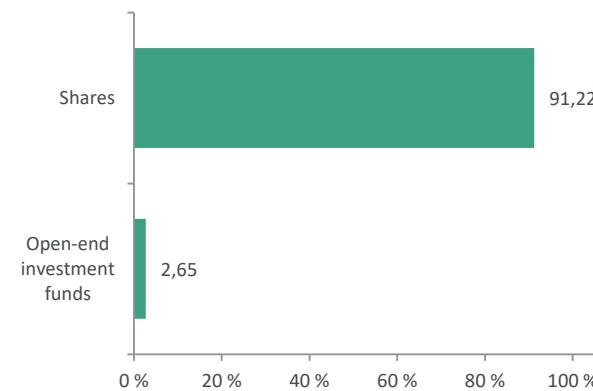
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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

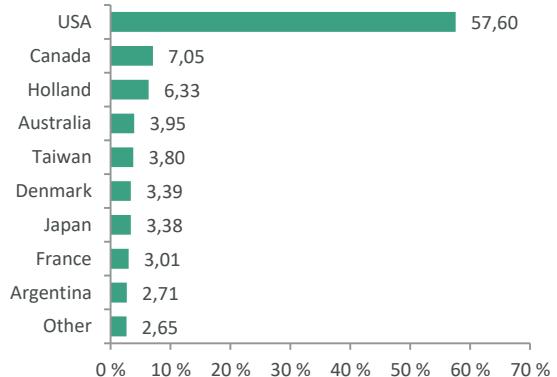
Fund Performance



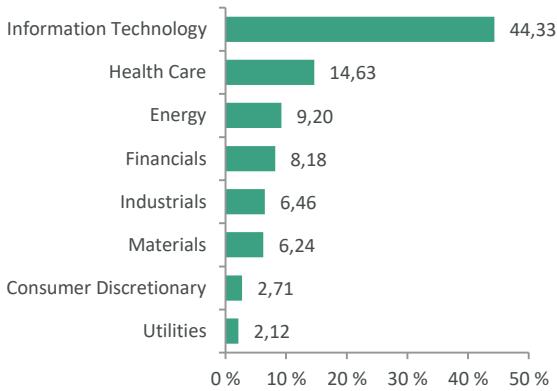
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+5,44%

PERFORMANCE - 3 YR

+35,64%

PERFORMANCE - 5 YR

+48,31%

Infond Umbrella Fund

Infond Naložbeni cilj 2040, target date subfund**Investment policy**

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

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

%

ISHARES CORE EURO GOVERNMENT BOND	IE00B4WXJJ64	4,25
ISHARES EURO AGGREGATE BOND ESG SRI UCITS ETF	IE00B3DKXQ41	4,07
ISHARES EURO CORPORATE BOND EX-FINANCIALS	IE00B4L5ZG21	3,88
SPDR BLOOMBERG BARCLAYS 1-3	IE00B6YX5F63	3,87
NVIDIA	US67066G1040	3,70
MICROSOFT	US55949181045	2,68
ISHARES EUR HIGH YIELD CORP	IE00B66F4759	2,62
TAIWAN SEMICONDUCTOR	US8740391003	2,42
AMAZON	US0231351067	2,23
APPLE	US0378331005	1,96

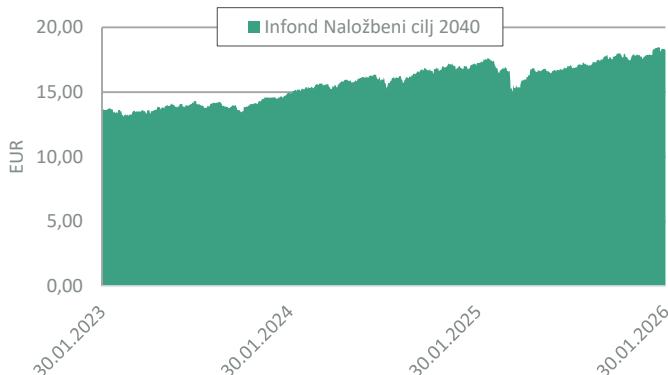
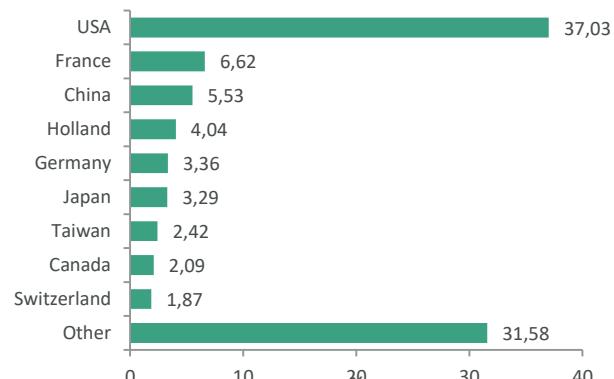
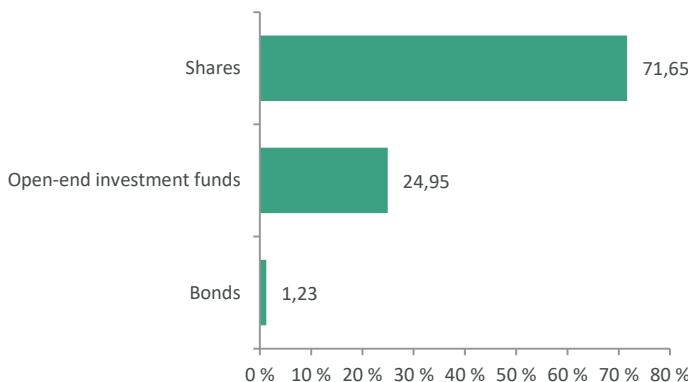
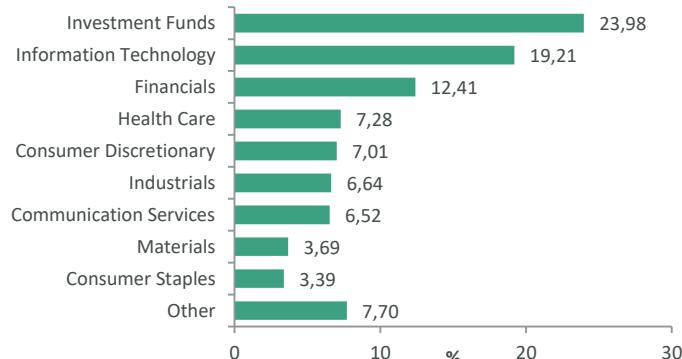
ISIN

Net asset value (NAV)	SI0021401672
Total Net Assets (EUR)	€18,21
Initial charge	6.067.064 €
Redemption fee	0%
Management fee	3% in first 3 years
Inception date	descending from 1.75% to 0,50%
	09.01.2017

Fund overview as at 30.01.2026**The summary risk indicator**

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

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

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

PERFORMANCE - 1 YR

+1,63%

PERFORMANCE - 3 YR

+6,13%

PERFORMANCE - 5 YR

-12,84%

Infond Umbrella Fund

Infond Obvezniški - EUR, bond subfund

Investment policy

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

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

Suitable for

Investors with low risk tolerance or risk averse investors.

Top 10 Holdings as at 30.01.2026

ISIN

%

BELGIUM KINGDOM - BGB 0.35	BE0000354630	5,19
EU - EU 0.1	EU000A283867	4,66
DEUTCHLAND - DBR 0	DE0001102549	4,50
REPUBLIC OF ITALY - BTPS 2.45	IT0005240350	4,38
EFSF - EFSF 3.375	EU000A1GOAT6	4,20
NETHERLANDS GOVERNMENT - NETHER O	NL0015000B11	4,16
ROMANIA - ROMANI 2.875	XS1420357318	4,10
REPUBLIC OF POLAND - POLAND 3.625	XS2975276143	4,09
REPUBLIKA SLOVENIJA - SLOREP 1.5	SI0002103487	3,60
REPUBLIC OF FINLAND - RFGB 0.5	FI4000517677	3,35

Fund overview as at 30.01.2026

ISIN	SI0021401318
Net asset value (NAV)	€12,20
Total Net Assets (EUR)	9.941.131 €
Initial charge	max. 1,5%
Redemption fee	0%
Management fee	1,10%
Inception date	14.08.2010

The summary risk indicator

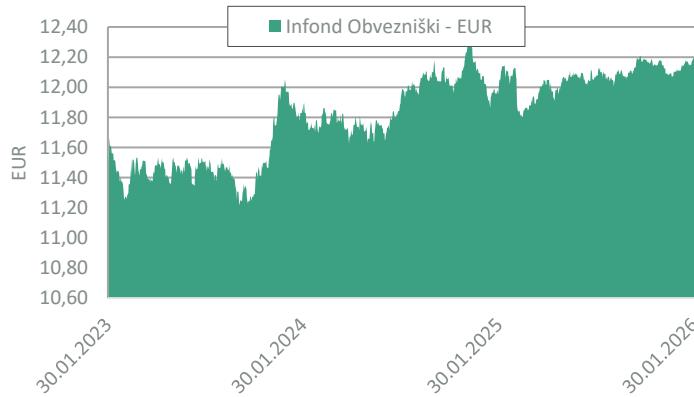


The risk indicator is based on the assumption that investor holds the fund for at least 3 years.

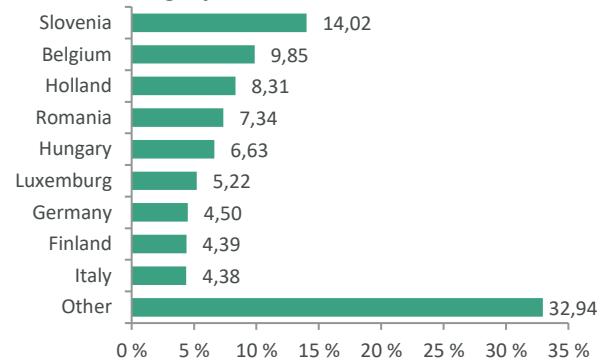
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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.

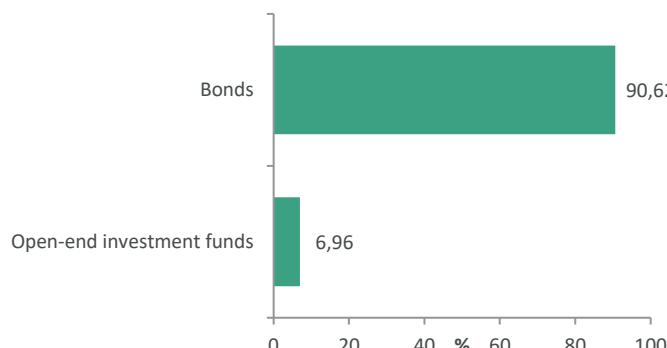
Fund Performance



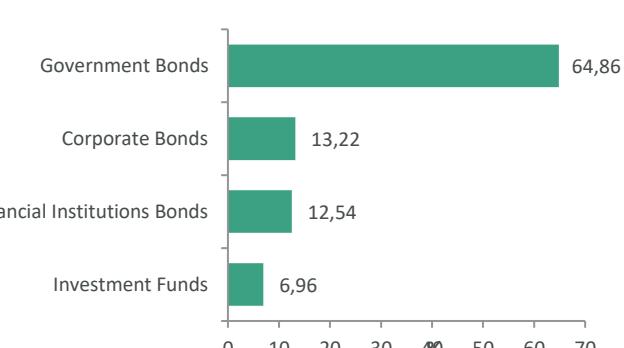
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

+3,30%

PERFORMANCE - 3 YR

+40,62%

PERFORMANCE - 5 YR

+59,74%

Infond Umbrella Fund

Infond Razviti trgi, developed markets equity subfund**Investment policy**

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

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

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN****%**

NVIDIA	US67066G1040	5,11
ALPHABET	US02079K3059	4,15
MICROSOFT	US5949181045	3,84
AMAZON	US0231351067	3,57
APPLE	US0378331005	3,48
META PLATFORMS INC	US30303M1027	2,77
BROADCOM	US11135F1012	2,67
JPMORGAN CHASE	US46625H1005	2,26
ISHARES MSCI CANADA ETF	US4642865095	2,06
ARISTA NETWORKS	US0404132054	2,05

ISIN**Net asset value (NAV)**

SI0021400179

€21,64

Total Net Assets (EUR)

124.997.551 €

Initial charge

max. 3%

Redemption fee

0%

Management fee

2,25%

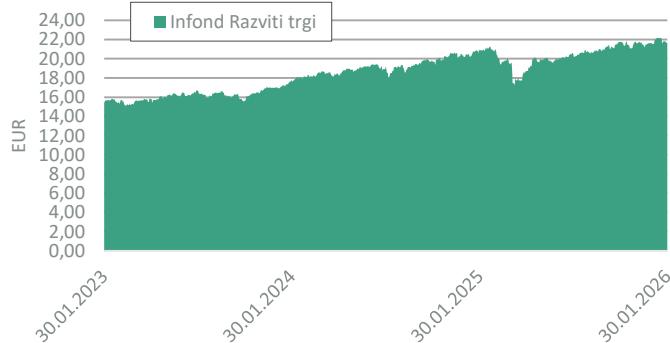
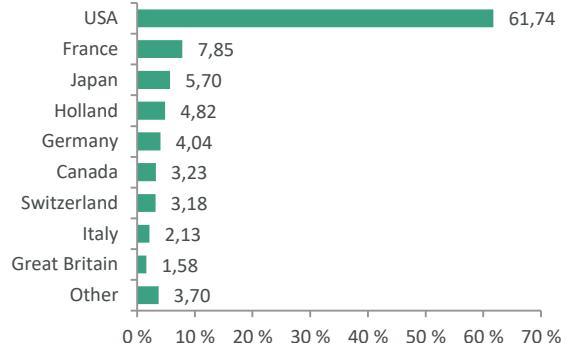
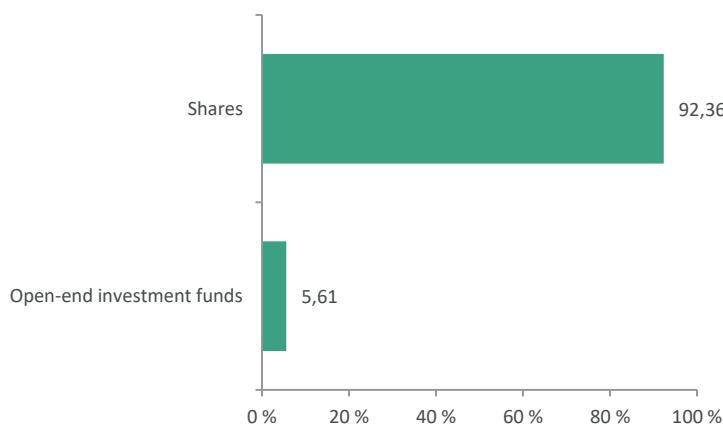
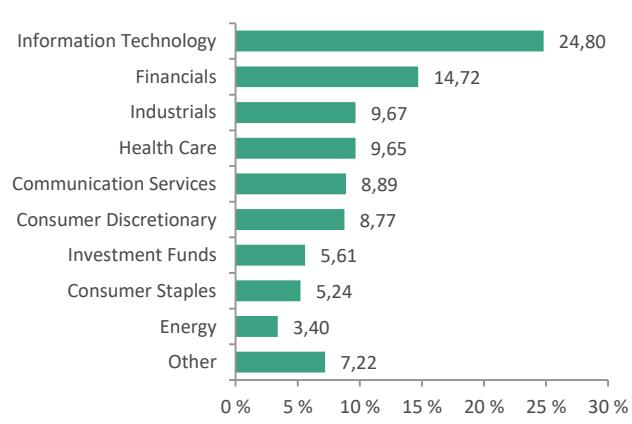
Inception date

01.09.2004

Fund overview as at 30.01.2026**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

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

Ulica Eve Lovše 7, 2000 Maribor

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

PERFORMANCE - 1 YR

-4,01%

PERFORMANCE - 3 YR

+39,28%

PERFORMANCE - 5 YR

+50,32%

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 subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN****%**

ALPHABET	US02079K3059	5,89
AMAZON	US0231351067	5,85
NVIDIA	US67066G1040	5,78
META PLATFORMS INC	US30303M1027	5,37
MICROSOFT	US5949181045	5,00
HEINEKEN	NL0000009165	3,66
APPLE	US0378331005	3,65
BROADCOM	US11135F1012	3,44
SCHNEIDER ELECTRIC	FR0000121972	3,40
SALESFORCE	US79466L3024	3,24

ISIN**Fund overview as at 30.01.2026**

SI0021400344

Net asset value (NAV)

€27,89

Total Net Assets (EUR)

27.449.311 €

Initial charge

max. 3%

Redemption fee

0%

Management fee

2,25%

Inception date

01.08.2007

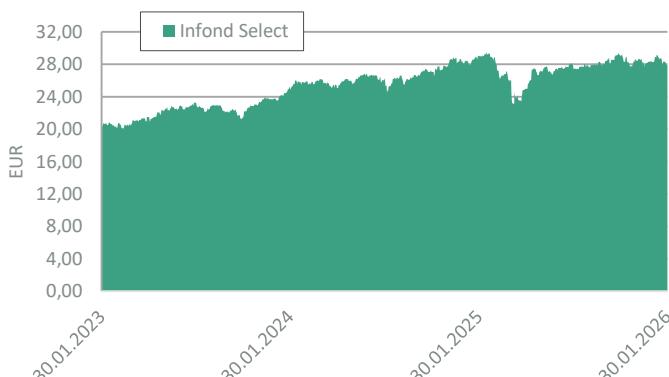
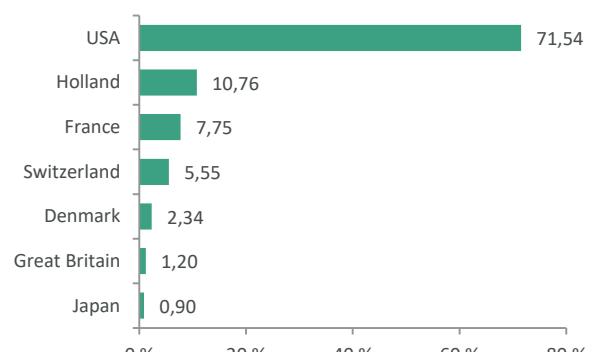
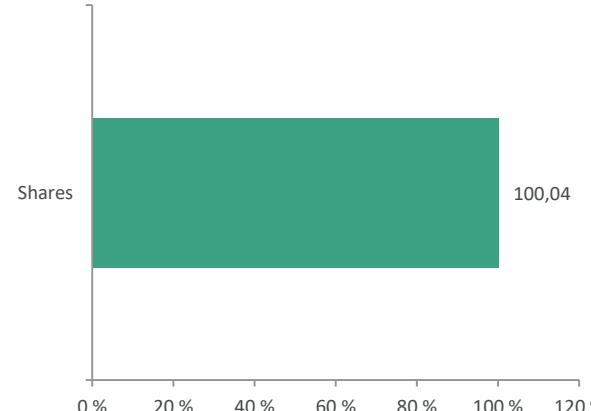
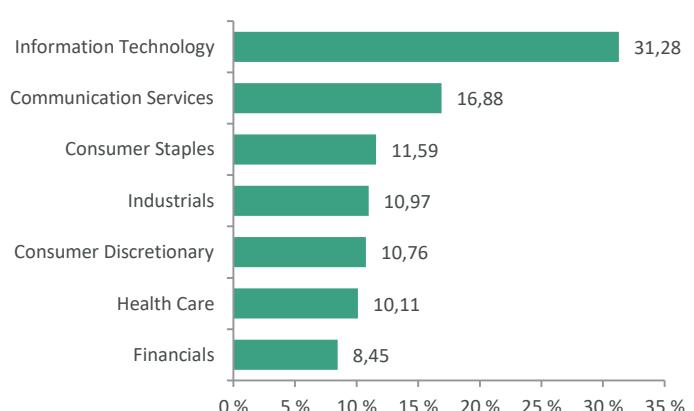
The summary risk indicator

1	2	3	4	5	6	7
◀ lower risk				higher risk ▶		

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**

PERFORMANCE - 1 YR

+17,65%

PERFORMANCE - 3 YR

+15,09%

PERFORMANCE - 5 YR

+115,08%

Infond Umbrella Fund

Infond Surovine in energija, equity subfund

Investment policy

Infond Surovine in energija (Equity Subfund of Infond Umbrella Fund) invests primarily in common stocks and normally invests at least 80% of assets in securities of companies from sectors Energy and Materials, according to GICS classification.

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

	ISIN	%
EXXON MOBIL	US30231G1022	8,05
CAMECO	CA13321L1085	5,38
CHEVRON	US1667641005	4,88
GLENCORE	JE00B4T3BW64	4,28
ANTOFAGASTA	GB0000456144	3,79
LINDE	IE000S9YS762	3,66
BP PLC	GB0007980591	3,41
AIR LIQUIDE	FR0000120073	3,35
RIO TINTO	GB0007188757	3,30
FREEPORT-MCMORAN COPPER&GOLD	US35671D8570	3,21

ISIN

Net asset value (NAV)

Total Net Assets (EUR)

Initial charge

Redemption fee

Management fee

Inception date

Fund overview as at 30.01.2026

SI0021400500

€18,07

9.433.863 €

max. 3%

0%

2,25%

03.10.2005

The summary risk indicator

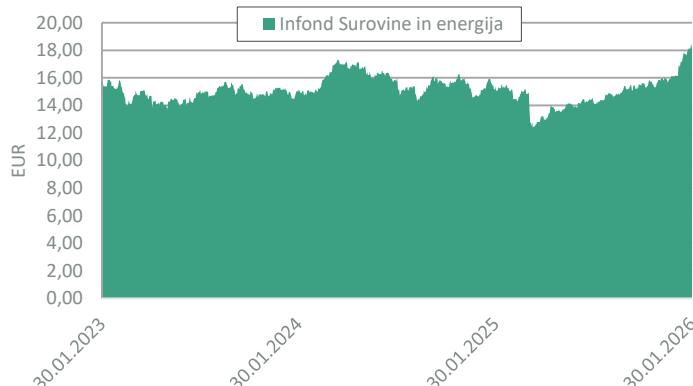


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

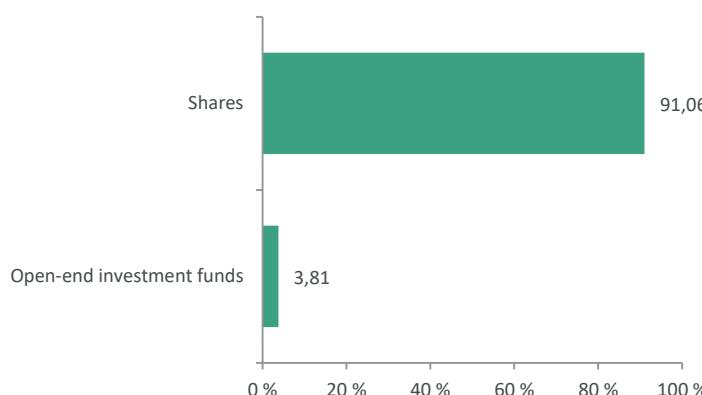
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is the 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.

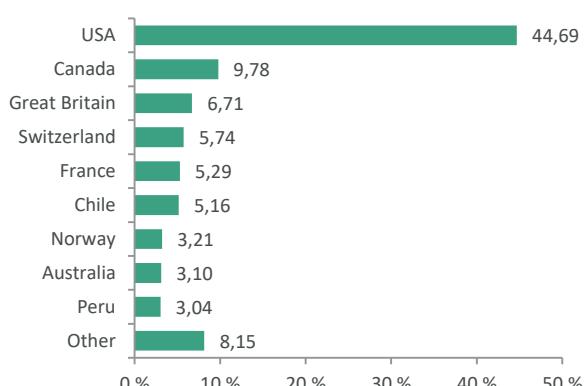
Fund Performance



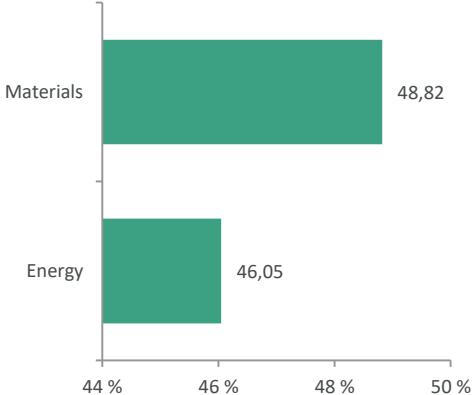
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+9,09%

PERFORMANCE - 3 YR

+121,60%

PERFORMANCE - 5 YR

+115,23%

Infond Umbrella Fund

Infond Tehnologija, equity subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN****%**

ALPHABET	US02079K3059	8,83
NVIDIA	US67066G1040	8,37
BROADCOM	US11135F1012	8,04
ARISTA NETWORKS	US0404132054	7,83
ASML HOLDING	NL0010273215	5,47
META PLATFORMS INC	US30303M1027	4,87
TAIWAN SEMICONDUCTOR	US8740391003	4,45
AMAZON	US0231351067	4,42
ADVANTEST	JP3122400009	4,34
SERVICENOW	US81762P1021	3,89

ISIN**Net asset value (NAV)**

SI0021400914

€175,88

Total Net Assets (EUR)

297.381.596 €

Initial charge

max. 3%

Redemption fee

0%

Management fee

2,25%

Inception date

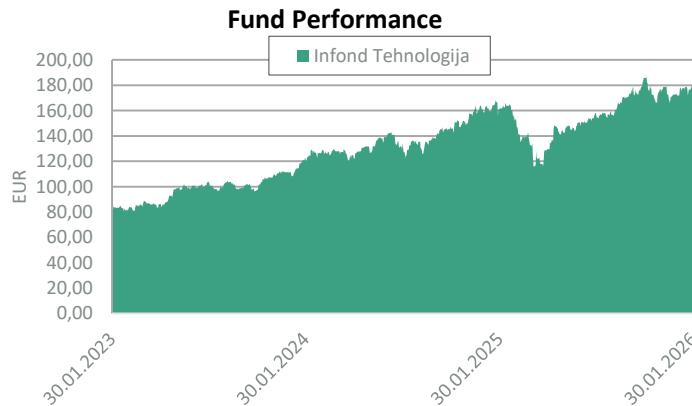
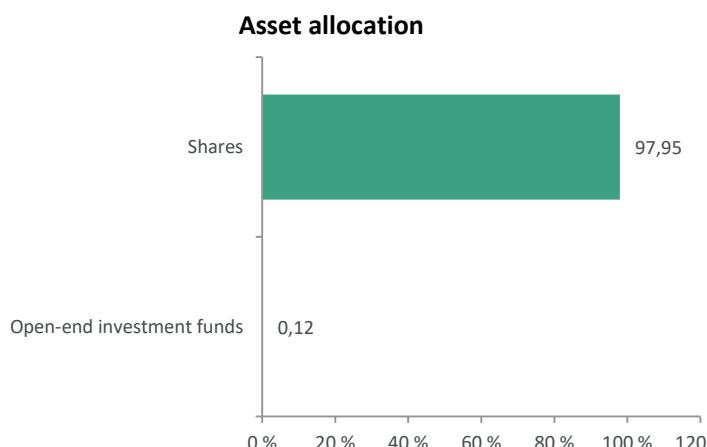
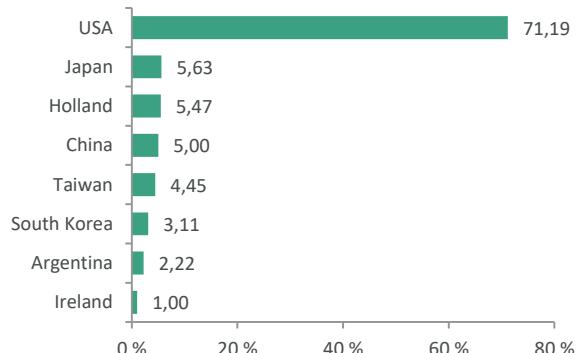
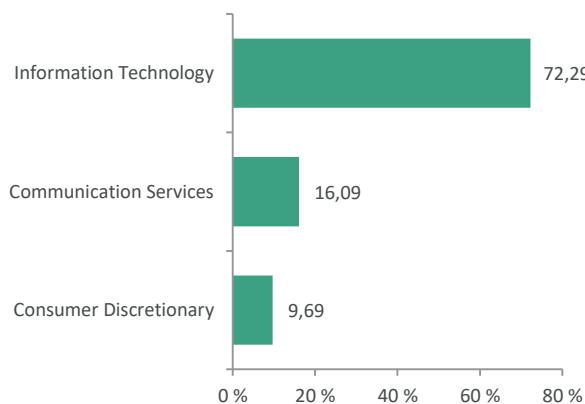
01.10.2007

Fund overview as at 30.01.2026**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.

**Geographic allocation****Sector allocation**

PERFORMANCE - 1 YR

+21,32%

PERFORMANCE - 3 YR

+46,91%

PERFORMANCE - 5 YR

+23,68%

Infond Umbrella Fund

Infond Trgi v razvoju, equity subfund

Investment policy

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

Suitable for

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

Top 10 Holdings as at 30.01.2026

ISIN

	ISIN	%
TAIWAN SEMICONDUCTOR	US8740391003	8,43
000660 KS	KR7000660001	6,92
SAMSUNG	US7960508882	6,29
TENCENT HOLDINGS	KYG875721634	4,34
ISHARES MSCI TAIWAN INDEX FUND	US46434G7723	3,74
SOUTHERN COPPER CORPORATION	US84265V1052	3,44
NASPERS	ZAE000351946	3,14
XIAOMI	KYG9830T1067	3,03
ALIBABA GROUP HOLDING	KYG017191142	3,01
STATE BANK OF INDIA	US8565522039	2,48

ISIN

Net asset value (NAV)

SI0021400518

€36,26

Total Net Assets (EUR)

44.078.714 €

Initial charge

max. 3%

Redemption fee

0%

Management fee

2,25%

Inception date

03.10.2005

Fund overview as at 30.01.2026

ISIN	SI0021400518
Net asset value (NAV)	€36,26
Total Net Assets (EUR)	44.078.714 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

The summary risk indicator

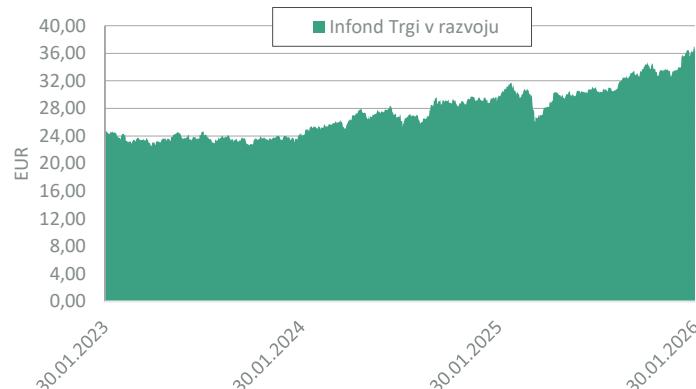
1	2	3	4	5	6	7
◀ lower risk				higher risk ▶		

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

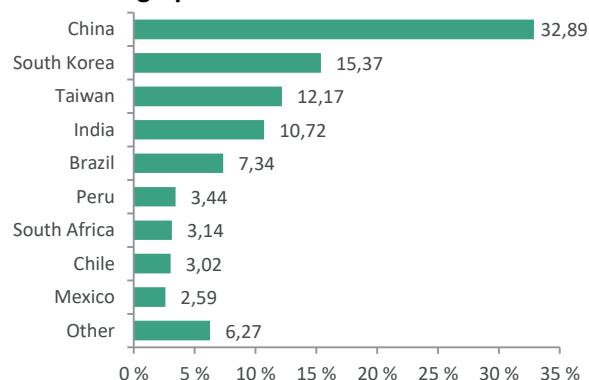
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

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

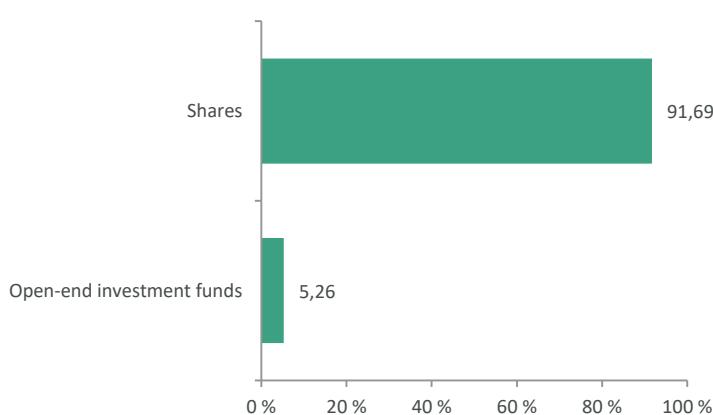
Fund Performance



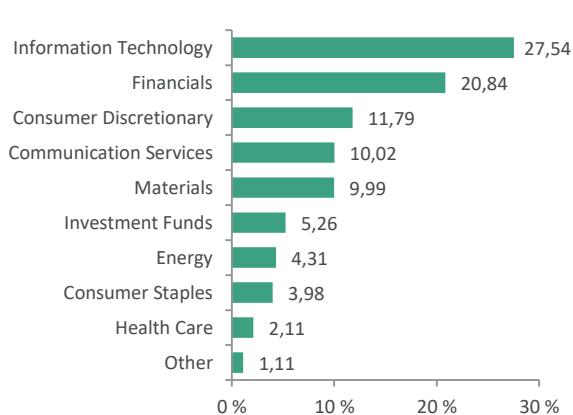
Geographic allocation



Asset allocation



Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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PERFORMANCE - 1 YR

-3,21%

PERFORMANCE - 3 YR

+46,48%

PERFORMANCE - 5 YR

+69,10%

Infond Umbrella Fund

Infond ZDA, equity subfund**Investment policy**

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

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

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN****%**

NVIDIA	US67066G1040	8,72
ALPHABET	US02079K3059	6,34
MICROSOFT	US5949181045	5,26
APPLE	US0378331005	5,25
AMAZON	US0231351067	5,23
META PLATFORMS INC	US30303M1027	3,56
BROADCOM	US11135F1012	2,95
APPLIED MATERIALS	US0382221051	2,51
GENERAL ELECTRIC	US3696043013	2,39
ANALOG DEVICES	US0326541051	2,27

ISIN**Fund overview as at 30.01.2026**

SI0021400534

Net asset value (NAV)

€45,45

Total Net Assets (EUR)

23.452.248 €

Initial charge

max. 3%

Redemption fee

0%

Management fee

2,25%

Inception date

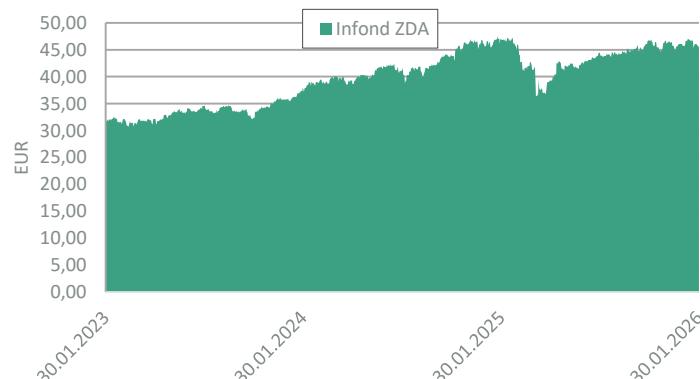
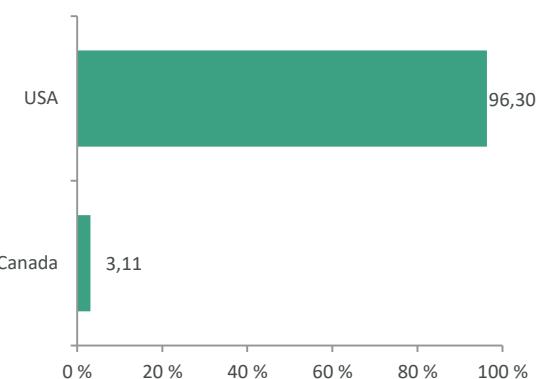
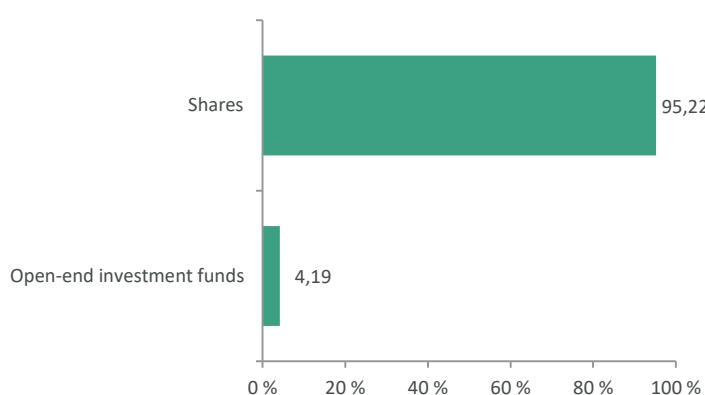
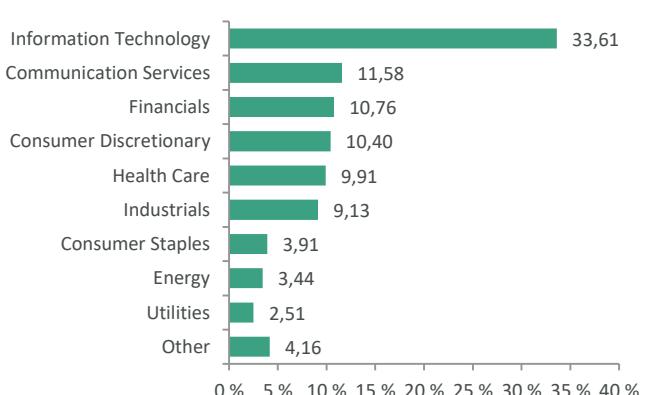
04.06.2007

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.

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

PERFORMANCE - 1 YR

-11,54%

PERFORMANCE - 3 YR

+1,07%

PERFORMANCE - 5 YR

+21,74%

Infond Umbrella Fund

Infond Zdravstvo, equity subfund

Investment policy

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

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

Suitable for

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

Top 10 Holdings as at 30.01.2026**ISIN****%**

ELI LILY & CO	US5324571083	9,02
ROCHE HOLDING	CH0012032048	5,75
ASTRAZENECA	GB0009895292	5,40
MERCK & CO	US58933Y1055	4,70
ABBVIE	US00287Y1091	4,36
BOSTON SCIENTIFIC	US1011371077	4,33
INTUITIVE SURGICAL	US46120E6023	3,81
THERMO FISHER SCIENTIFIC	US8835561023	3,44
UNITEDHEALTH	US91324P1021	3,10
NOVARTIS	CH0012005267	3,01

ISIN**Net asset value (NAV)****Total Net Assets (EUR)****Initial charge****Redemption fee****Management fee****Inception date****Fund overview as at 30.01.2026**

SI0021400526

€43,32

33.683.689 €

max. 3%

0%

2,25%

04.06.2007

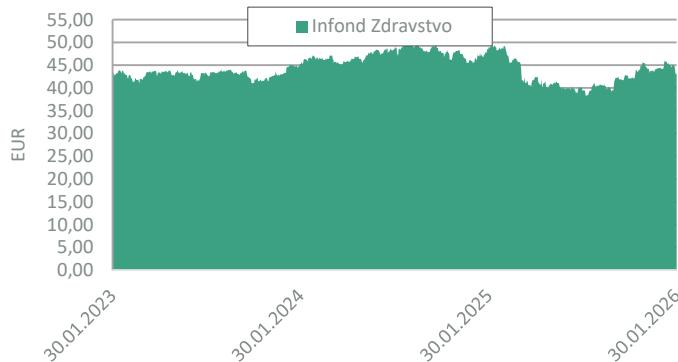
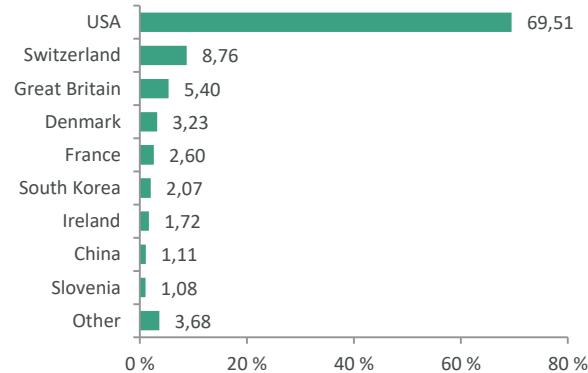
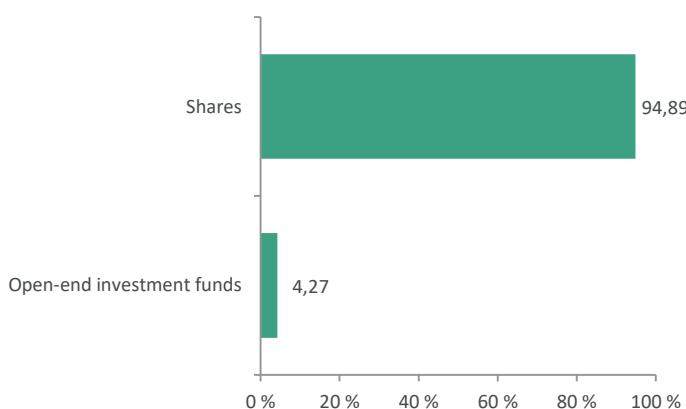
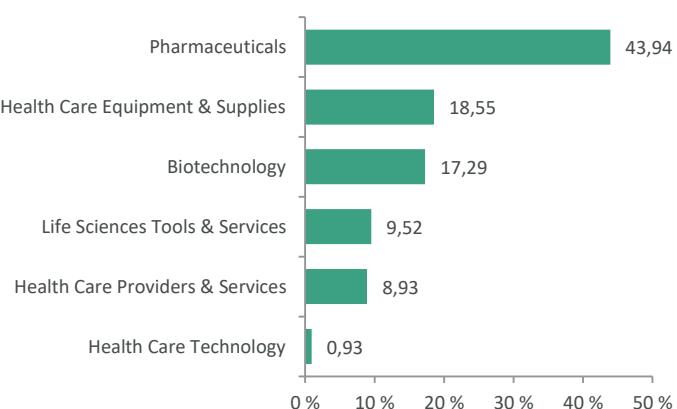
The summary risk indicator

1	2	3	4	5	6	7
◀ lower risk				higher risk ▶		

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

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Geographic allocation**Geographic allocation****Asset allocation****Sector allocation**

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

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

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

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

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

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