

Infond Mutual Funds FACT SHEETS

Click on the fund you are interested in:

Infond Alfa

Infond Beta

Infond Bond - Euro

Infond BRIC

Infond Consumer

Infond Delniški

Infond Družbeno odgovorni

Infond Dynamic

Infond Energy

Infond €uropa

Infond Frontier

Infond Global

Infond Hrast

Infond Krekov Globalni

Infond Life

Infond Money - Euro

Infond PanAmerica

Infond PBGS

Infond Technology

PERFORMANCE - 1 YR

-0,37%

PERFORMANCE - 3 YR

+14,17%

PERFORMANCE - 5 YR

+12,59%

Infond Umbrella Fund

Infond Alfa, mixed subfund

Investment policy

A minimum of 35 % of its net assets are invested in equities with neither geographical nor sectoral limitation. The Fund invests maximum of 65 % of its assets in debt securities of issuers from anywhere around the world.

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 29.07.2016

	ISIN	%
NEXT FUNDS JPX NIKKEI 400	JP3047670009	3,44
PETROL - PETGSV 3.25	XS1028951777	2,80
ASML HOLDING - ASML 3.375	XS0972530561	2,15
AMAZON	US0231351067	2,00
K+S - SDFGR 4.125	XS0997941355	1,98
REPUBLIKA SLOVENIJA - RS53	SI0002101960	1,95
ALPHABET	US02079K3059	1,94
REPUBLIC OF LATVIA - LATVIA 2.875	XS1063399536	1,93
RABOBANK - RABOBK 4.75	XS0304159576	1,90
REPUBLIC OF ITALY - BTPS 5	IT0004513641	1,87

Fund overview as at 29.07.2016

ISIN	SI0021400161
Net asset value (NAV)	61,45 €
Total Net Assets (EUR)	20.186.026 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	01.03.1994

Synthetic Risk Reward Indicator

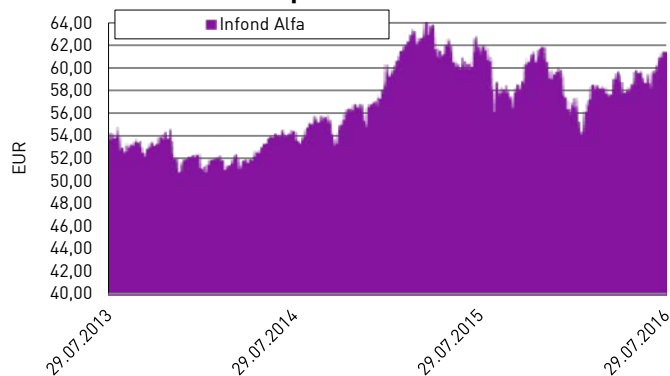
◀ Lower risk - Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

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.

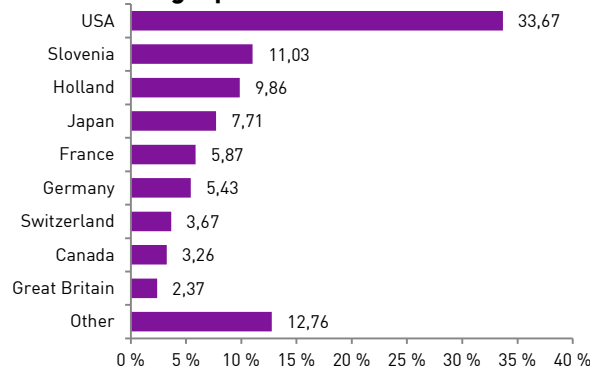
On the basis of price fluctuations measured in the past, the fund has been classified in the category 4. The Fund has been classified in the category 4 as the values of those investments have experienced a medium rate of change in the past.

The fund may invest a substantial portion in bonds and/or debt investments instruments, the value of which depends on whether the issuer is able to afford its payments. The risk of default is continuously present and can cause your investment to suffer a loss.

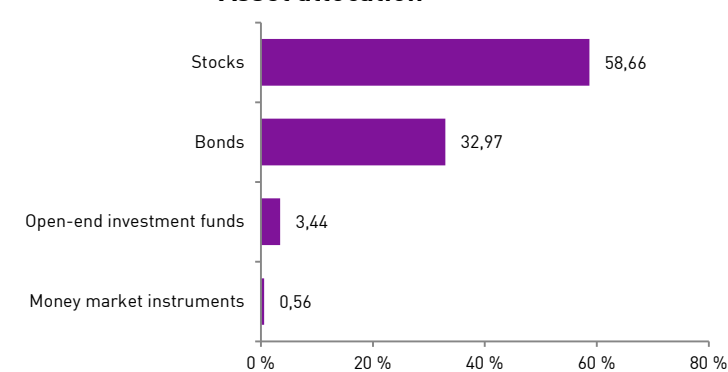
Fund performance



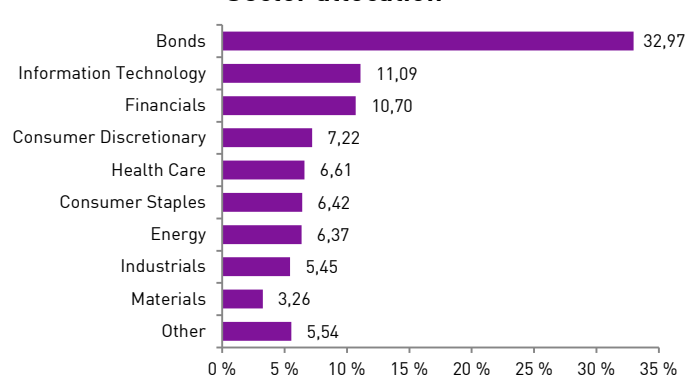
Geographic allocation



Asset allocation



Sector allocation



Infond
Investment Funds

KBM INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O. – SKUPINA NOVE KBM

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PERFORMANCE - 1 YR

-5,98%

PERFORMANCE - 3 YR

+26,78%

PERFORMANCE - 5 YR

+53,81%

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 85% of its net assets in equities issued by companies anywhere in the 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.

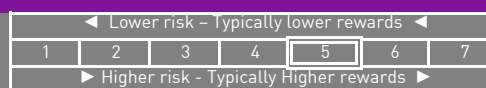
Fund overview as at 29.07.2016

ISIN	SI0021400179
Net asset value (NAV)	9,42 €
Total Net Assets (EUR)	32.398.393 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	14.07.2004

TOP 10 Holdings as at 29.07.2016

	ISIN	%
APPLE	US0378331005	3,46
ALPHABET	US02079K3059	2,37
SANOFI	FR0000120578	2,09
WELLS FARGO	US9497461015	1,87
AMAZON	US0231351067	1,83
GILEAD SCIENCES	US3755581036	1,81
JPMORGAN CHASE	US46625H1005	1,79
ROCHE HOLDING	CH0012032048	1,76
THE WALT DISNEY COMPANY	US2546871060	1,76
BNP PARIBAS	FR0000131104	1,74

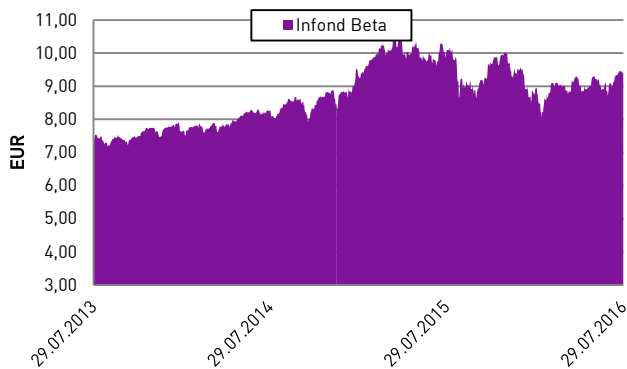
Synthetic Risk Reward Indicator



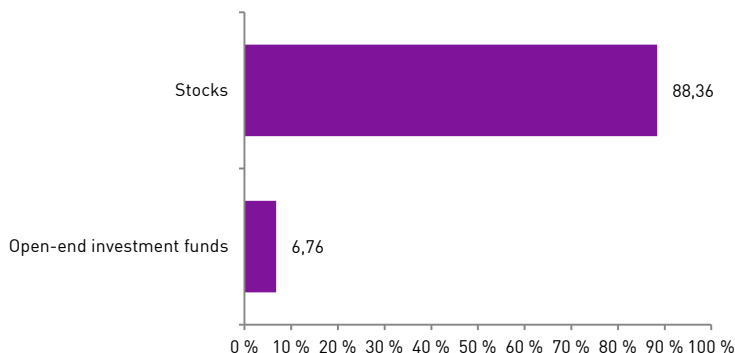
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On the basis of price fluctuations measured in the past, the fund has been classified in the category 5. The Fund has been classified in the category 5 as it invests in equities and is in a higher category as the values of those investments have experienced a higher rate of change in the past.

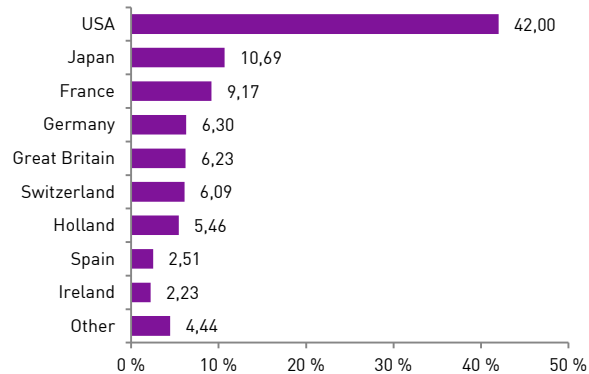
Fund performance



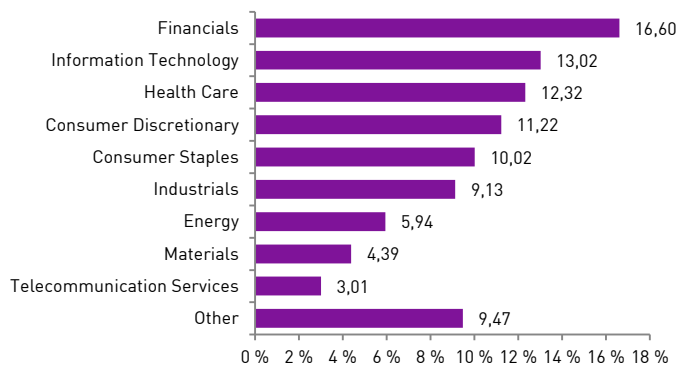
Asset allocation



Geographic allocation



Sector allocation



PERFORMANCE - 1 YR

+3,62%

PERFORMANCE - 3 YR

+2,99%

PERFORMANCE - 5 YR

+5,74%

Infond Umbrella Fund

Infond Bond - Euro, bond subfund

Investment policy

Infond Bond - Euro (the bond subfund of Infond Umbrella Funds) invests a minimum of 90 % of its net assets in bond funds and debt securities of issuers anywhere in the world, at least 70 % are nominated in EURO.

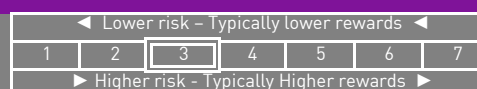
Suitable for

Investors with low risk tolerance or risk averse investors.

Fund overview as at 29.07.2016

ISIN	SI0021401318
Net asset value (NAV)	13,47 €
Total Net Assets (EUR)	9.842.466 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	1,10%
Inception date	14.08.2010

Synthetic Risk Reward Indicator

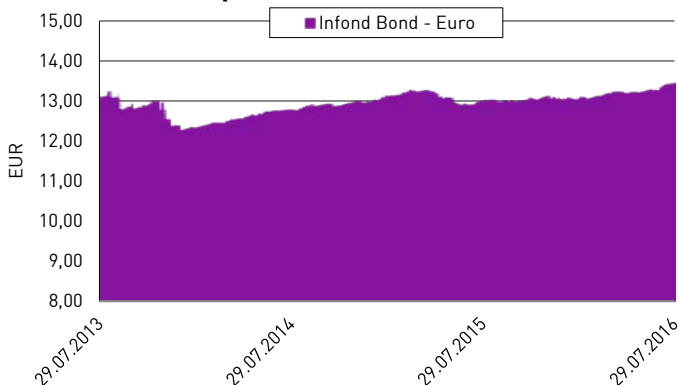


The risk category was calculated using historical volatility data, based upon the methods set by EU rules. The calculation is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced by changes in the stock market prices, currencies and int. 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 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 3 as the values of those investments have experienced a low to medium rate of change in the past and its share price fluctuates comparatively little and the likelihood of both losses and gains is therefore relatively low. The fund invests a substantial portion in bonds, the value of which depends on whether the issuer is able to afford its payments. The risk of default is continuously present and can cause your investment to suffer a loss.

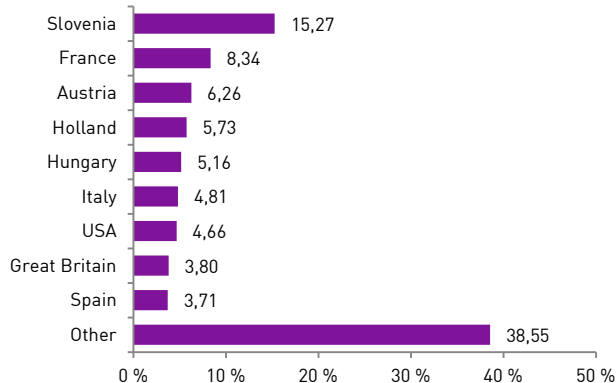
TOP 10 Holdings as at 29.07.2016

	ISIN	%
ISHARES EURO CORPORATE BOND EX-FINANCIALS	IE00B4L5ZG21	6,09
PETROL - PET6SV 3.25	XS1028951777	2,21
REPUBLIKA SLOVENIJA - SLOREP 4.625	SI0002102984	2,00
ROMANIA - ROMANI 3.625	XS1060842975	1,96
REPUBLIKA SLOVENIJA - SLOREP 5.125	SI0002103164	1,94
REPUBLIC OF LITHUANIA - LITHUN 2.125	XS1310032260	1,72
BELGIUM KINGDOM - BGB 4.5	BE0000324336	1,62
REPUBLIC OF IRELAND - IRISH 5.4	IE00B4TV0D44	1,62
REPUBLIC OF LATVIA - LATVIA 2.875	XS1063399536	1,61
REPUBLIC OF POLAND - POLAND 3.375	XS0841073793	1,59

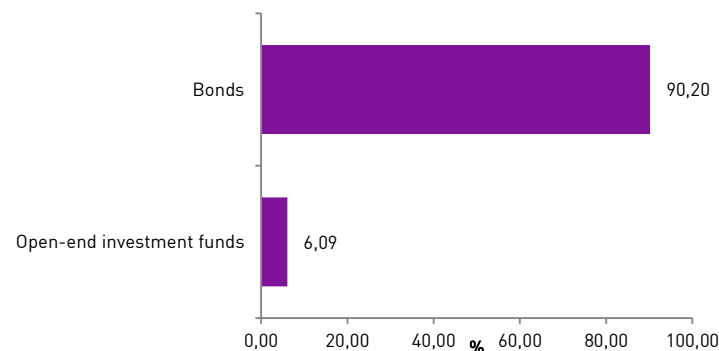
Fund performance



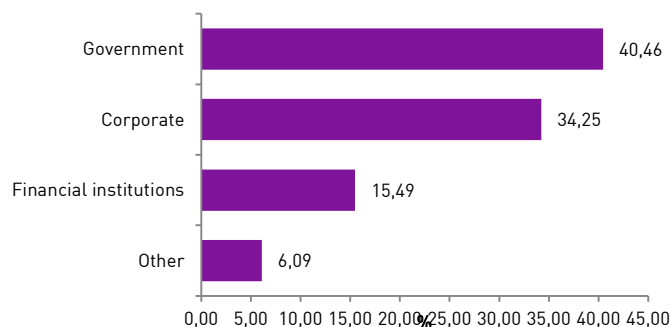
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-5,60%

PERFORMANCE - 3 YR

+14,72%

PERFORMANCE - 5 YR

-4,43%

Infond Umbrella Fund

Infond BRIC, equity subfund

Investment policy

The Fund invests primarily in equities of companies based in the BRIC countries – Brazil, Russia, India and China (including Hong Kong) and in companies expected to benefit from developments in the economies of the BRIC countries.

Suitable for

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

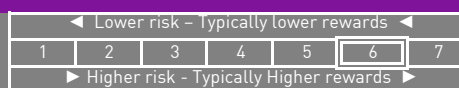
TOP 10 Holdings as at 29.07.2016

	ISIN	%
TENCENT HOLDINGS	KYG875721634	4,14
CHINA MOBILE	US16941M1099	4,10
ALIBABA	US01609W1027	3,80
BAIDU	US0567521085	3,58
TATA MOTORS	US8765685024	3,13
LUKOIL	US69343P1057	3,03
LARSEN & TOUBRO	USY5217N1183	3,02
STATE BANK OF INDIA	US8565522039	2,96
RELIANCE INDUSTRIES	US7594701077	2,88
MAHINDRA & MAHINDRA	USY541641194	2,51

Fund overview as at 29.07.2016

ISIN	SI0021400518
Net asset value (NAV)	20,33 €
Total Net Assets (EUR)	38.124.214 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

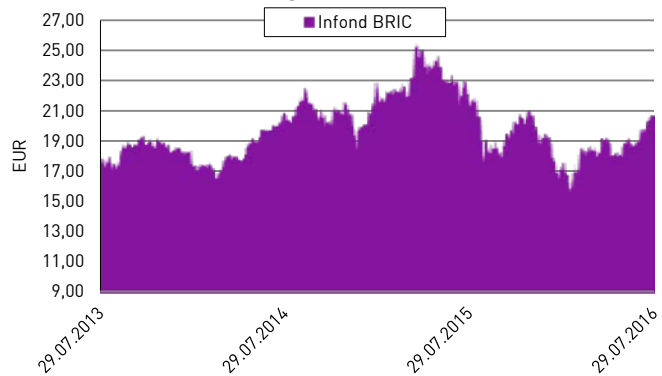
Synthetic Risk Reward Indicator



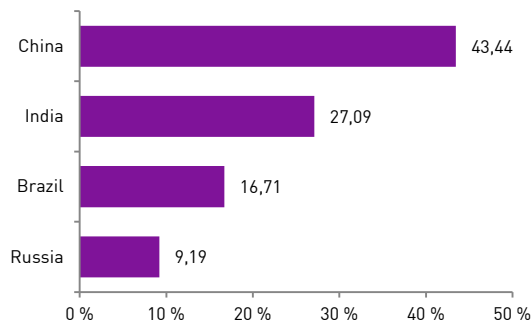
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On the basis of price fluctuations measured in the past, the fund has been classified in the category 6. The Fund has been classified in the category 6 as it invests in equities and is in a highest category as the values of those investments have experienced a high rate of change in the past.

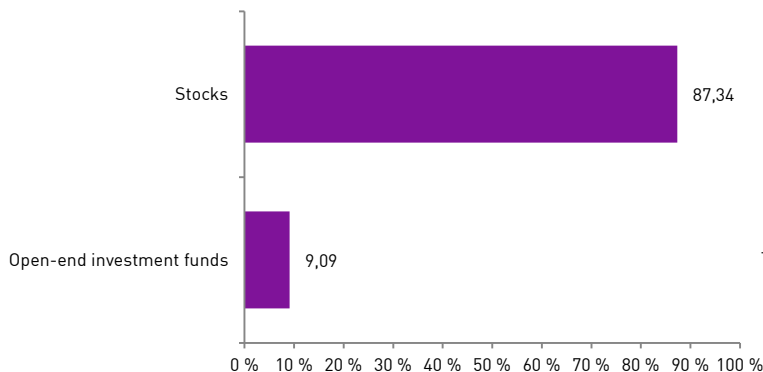
Fund performance



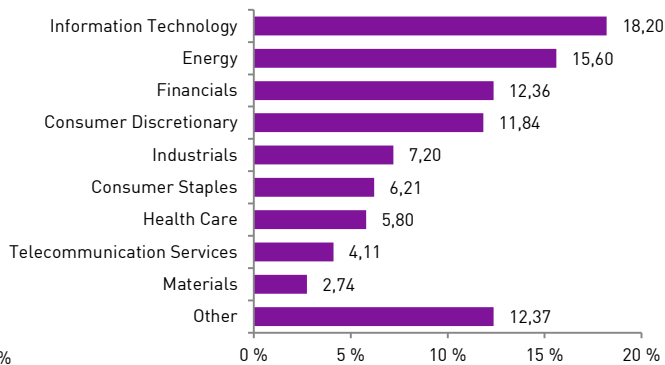
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-1,67%

PERFORMANCE - 3 YR

+33,28%

PERFORMANCE - 5 YR

+26,76%

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.

Suitable for

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

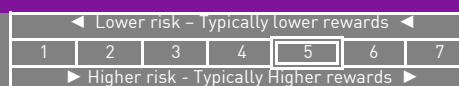
TOP 10 Holdings as at 29.07.2016

	ISIN	%
AMAZON	US0231351067	4,55
NESTLE	CH0038863350	4,06
PEPSI	US7134481081	2,85
LOWE'S COMPANIES	US5486611073	2,74
PROCTER & GAMBLE	US7427181091	2,65
THE WALT DISNEY COMPANY	US2546871060	2,60
UNILEVER	NL0000009355	2,46
TOYOTA MOTOR CORPORATION	JP3633400001	2,39
COMCAST	US20030N1019	2,37
PHILIP MORRIS	US7181721090	2,34

Fund overview as at 29.07.2016

ISIN	SI0021401219
Net asset value (NAV)	1,39 €
Total Net Assets (EUR)	1.890.290 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	20.06.2008

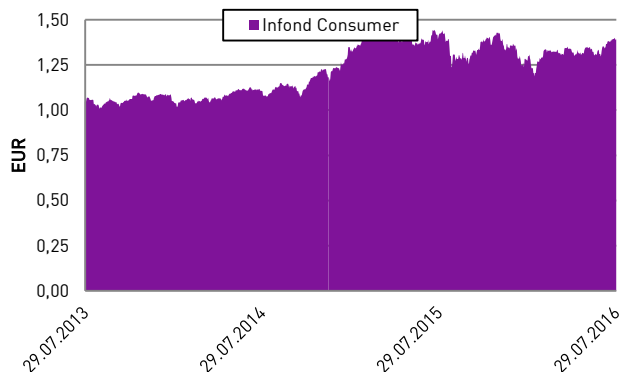
Synthetic Risk Reward Indicator



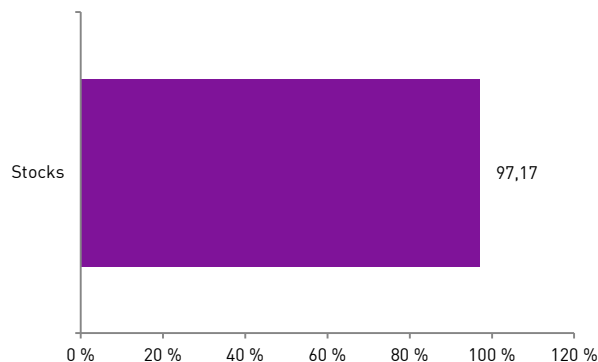
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On the basis of price fluctuations measured in the past, the fund has been classified in the category 5. The Fund has been classified in the category 5 as it invests in equities and is in a higher category as the values of those investments have experienced a higher rate of change in the past.

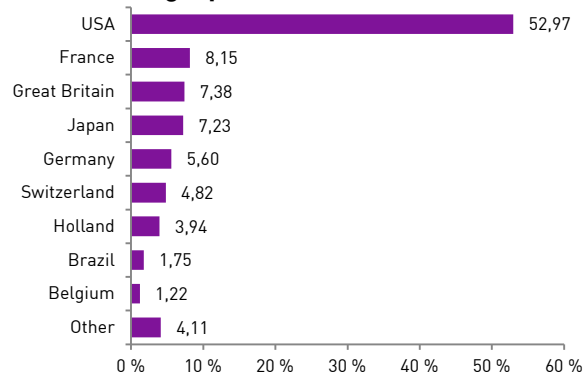
Fund performance



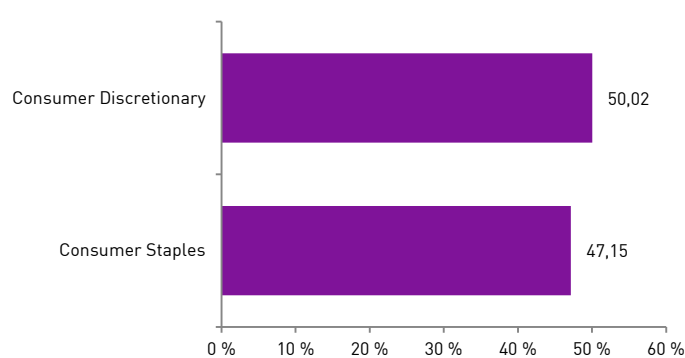
Asset allocation



Geographic allocation



Sector allocation



Infond
Investment Funds

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PERFORMANCE - 1 YR

-6,02%

PERFORMANCE - 3 YR

+16,78%

PERFORMANCE - 5 YR

+15,21%

Infond Umbrella Fund

Infond Delniški, equity subfund

Investment policy

Infond Delniški, the global equity subfund of Infond Umbrella Fund invests a minimum of 85% of its net assets in equities issued by companies anywhere in the 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 29.07.2016

	ISIN	%
NESTLE	CH0038863350	2,79
JOHNSON&JOHNSON	US4781601046	2,51
EXPRESS SCRIPTS HOLDING	US30219G1085	2,28
SAMSUNG	US7960508882	2,06
WEYERHAEUSER	US9621661043	1,96
PEPSI	US7134481081	1,96
VENTAS	US92276F1003	1,91
ISHARES MSCI TAIWAN	US4642867315	1,88
3M	US88579Y1010	1,87
APPLE	US0378331005	1,83

ISIN

SI0021400468

Net asset value (NAV)

2,39 €

Total Net Assets (EUR)

17.982.305 €

Initial charge

max. 3 %

Redemption fee

0%

Management fee

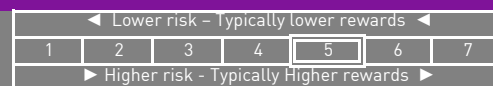
2,25%

Inception date

27.09.1999

Fund overview as at 29.07.2016

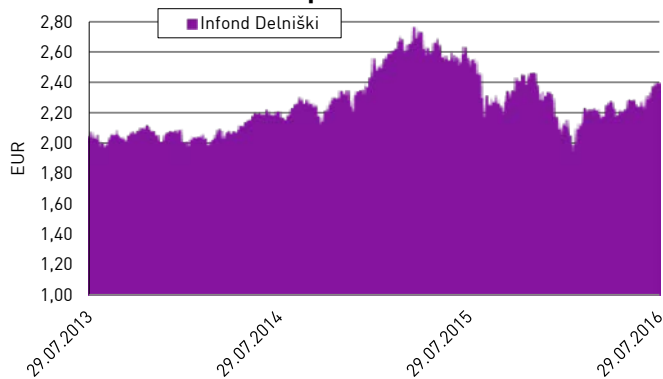
Synthetic Risk Reward Indicator



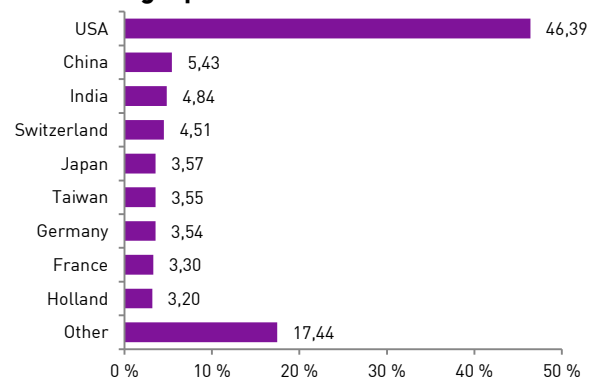
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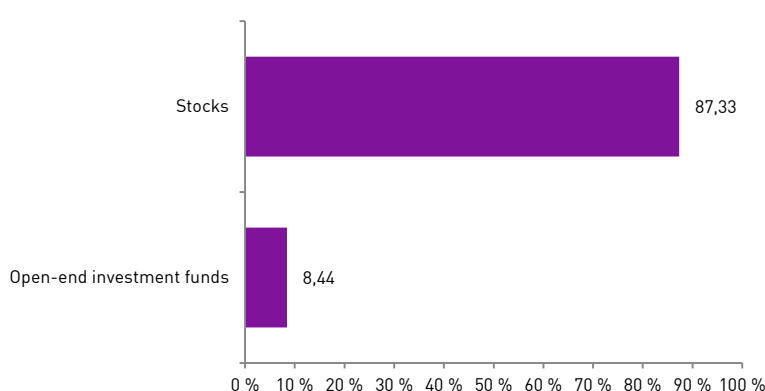
Fund performance



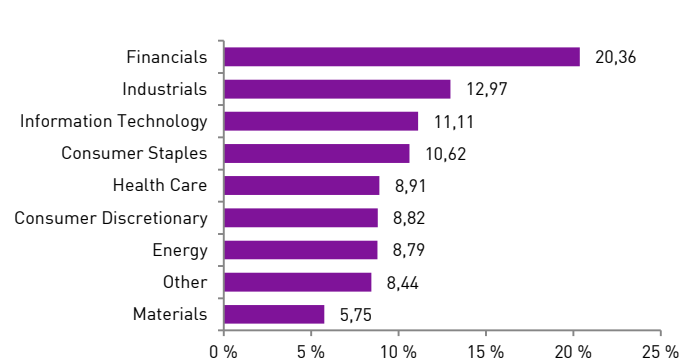
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-3,61%

PERFORMANCE - 3 YR

+32,01%

PERFORMANCE - 5 YR

+55,82%

Infond Umbrella Fund

Infond Družbeno odgovorni, developed markets eq. subfund

Investment policy

Infond Družbeno odgovorni invests at least 80% of its net assets in equities of global large cap companies that are either included in the Dow Jones Sustainability Index World or meet the criteria of corporate social responsibility.

Suitable for

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

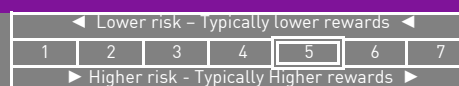
TOP 10 Holdings as at 29.07.2016

	ISIN	%
VENTAS	US92276F1003	3,24
UNITED NATURAL FOODS	US9111631035	3,07
GENERAL ELECTRIC	US3696041033	2,94
ACCENTURE	IE00B4BNMY34	2,93
FEDEX	US31428X1063	2,67
CME GROUP	US12572Q1058	2,65
SHIMANO	JP3358000002	2,60
MICROSOFT	US5949181045	2,51
HAIN CELESTIAL GROUP	US4052171000	2,49
NEW RESIDENTIAL INVESTMENT	US64828T2015	2,42

Fund overview as at 29.07.2016

ISIN	SI0021400880
Net asset value (NAV)	28,66 €
Total Net Assets (EUR)	3.813.007 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	21.04.2005

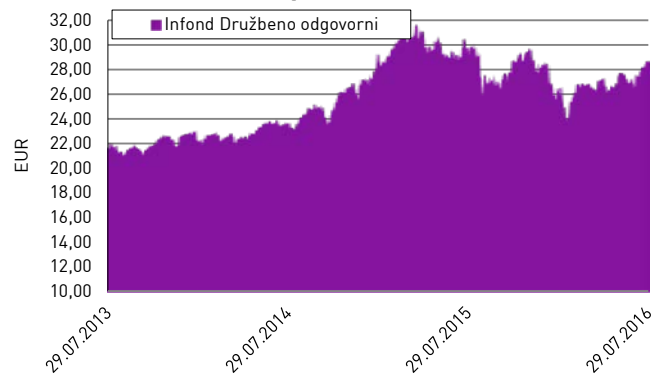
Synthetic Risk Reward Indicator



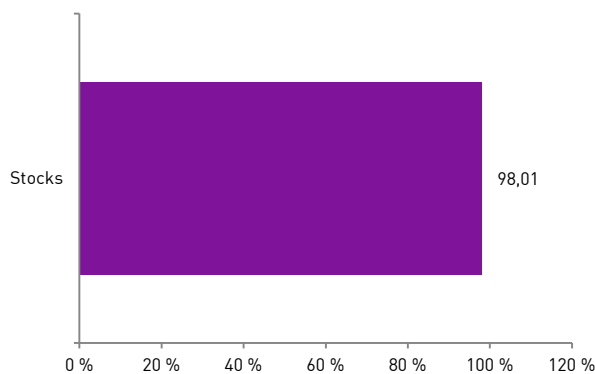
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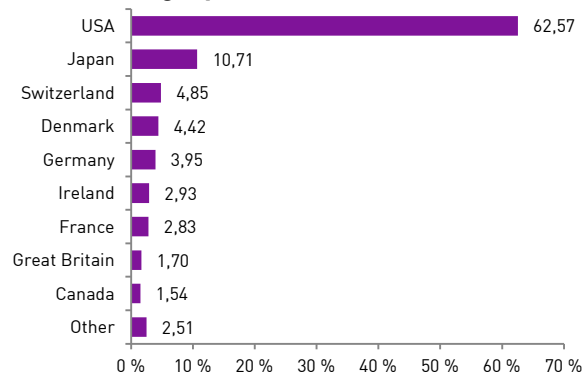
Fund performance



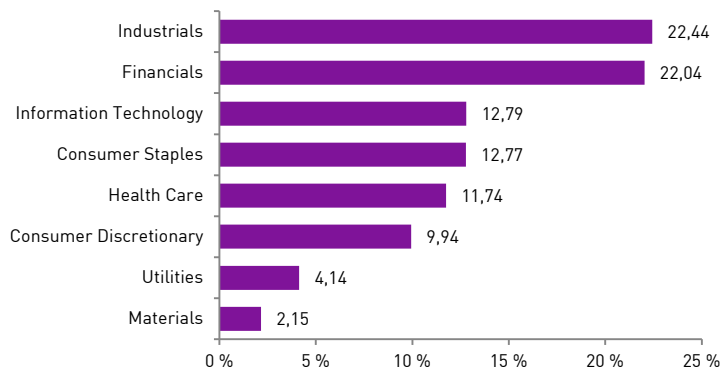
Asset allocation



Geographic allocation



Sector allocation



Infond
Investment Funds

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PERFORMANCE - 1 YR

-2,33%

PERFORMANCE - 3 YR

+19,17%

PERFORMANCE - 5 YR

+16,72%

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.

Suitable for

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

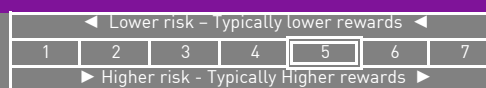
TOP 10 Holdings as at 29.07.2016

	ISIN	%
APPLE	US0378331005	8,12
AMAZON	US0231351067	5,81
ISHARES MSCI EMERGING MARKETS	US4642872349	4,46
BERKSHIRE HATHAWAY	US0846707026	4,24
ALIBABA	US01609W1027	4,06
NESTLE	CH0038863350	4,04
SAMSUNG	US7960508882	3,99
BIOGEN IDEC	US09062X1037	3,96
MASTERCARD	US57636Q1040	3,91
US BANCORP	US9029733048	3,63

Fund overview as at 29.07.2016

ISIN	SI0021401136
Net asset value (NAV)	5,11 €
Total Net Assets (EUR)	6.580.528 €
Initial charge	max. 3 %
Redemption fee	1%
Management fee	2,25%
Inception date	10.10.2008

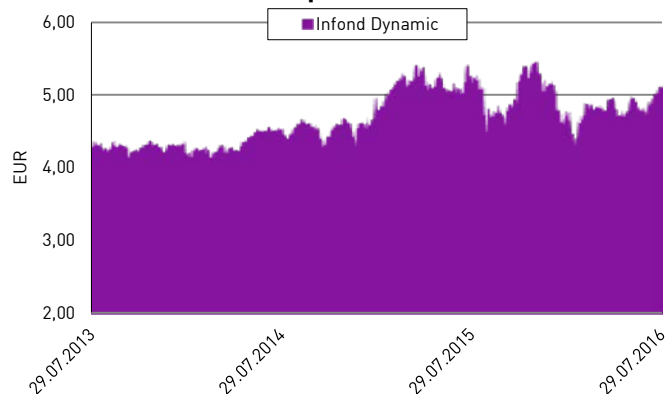
Synthetic Risk Reward Indicator



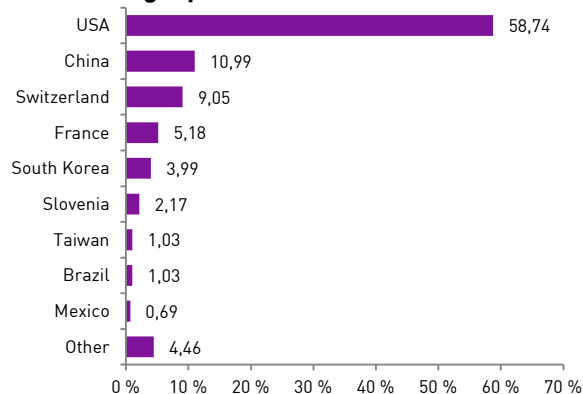
The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced 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 5. The Fund has been classified in the category 5 as it invests in equities and is in a higher category as the values of those investments have experienced a higher rate of change in the past.

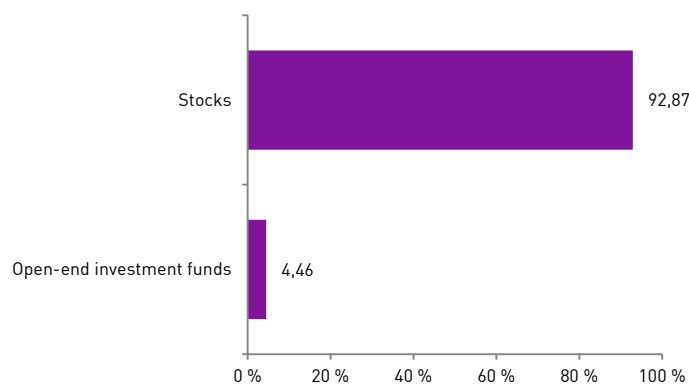
Fund performance



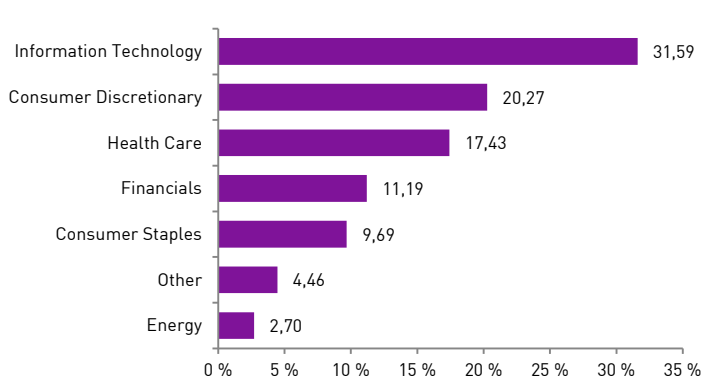
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-7,02%

PERFORMANCE - 3 YR

-5,95%

PERFORMANCE - 5 YR

-9,09%

Infond Umbrella Fund

Infond Energy, equity subfund

Investment policy

Infond Energy invests primarily in common stocks and normally invests at least 80% of assets in securities of companies principally engaged in the energy field.

Suitable for

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

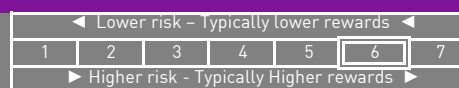
TOP 10 Holdings as at 29.07.2016

	ISIN	%
EXXON MOBIL	US30231G1022	8,42
ROYAL DUTCH SHELL	GB00B03MLX29	6,79
CHEVRON	US1667641005	6,34
UTILITIES SELECT SECTOR SPDR	US81369Y8865	3,88
TOTAL	FR0000120271	3,82
SCHLUMBERGER	AN8068571086	3,72
ISHARES GLOBAL UTILITIES	US4642887115	3,69
BP PLC	GB0007980591	3,35
KINDER MORGAN	US49456B1017	3,33
E.ON	DE000ENAG999	3,18

Fund overview as at 29.07.2016

ISIN	SI0021400500
Net asset value (NAV)	11,69 €
Total Net Assets (EUR)	6.038.541 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

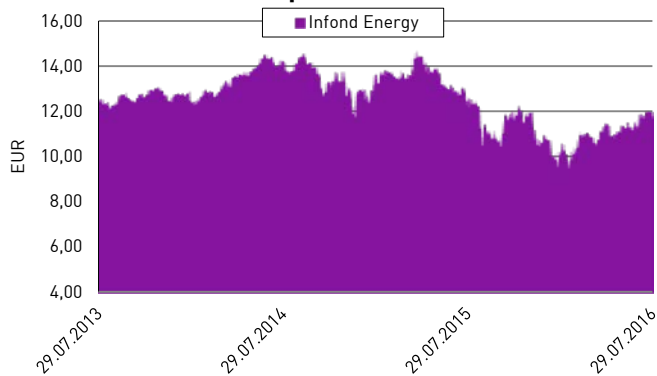
Synthetic Risk Reward Indicator



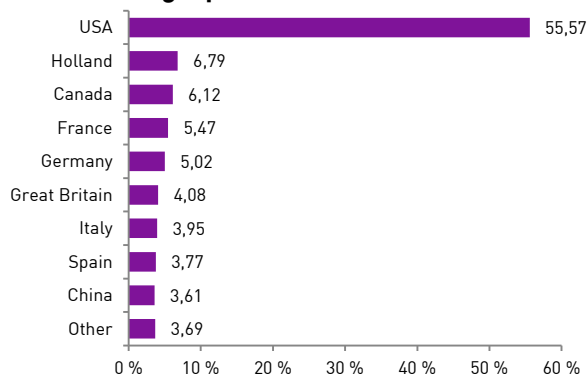
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On the basis of price fluctuations measured in the past, the fund has been classified in the category 6. The Fund has been classified in the category 6 as it invests in equities and is in a higher category as the values of those investments have experienced a higher rate of change in the past.

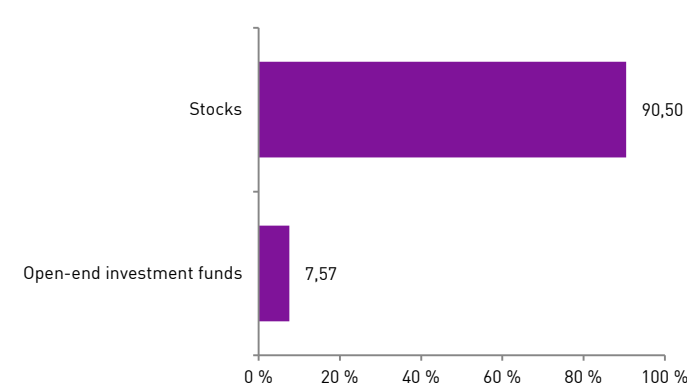
Fund performance



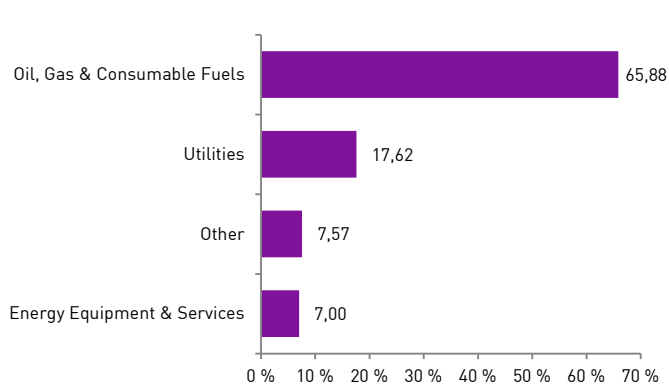
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-12,37%

PERFORMANCE - 3 YR

+6,43%

PERFORMANCE - 5 YR

+10,92%

Infond Umbrella Fund

Infond Europa, equity subfund

Investment policy

Infond Europa is an equity subfund of Infond Umbrella Fund. The fund's objective is capital appreciation. The fund invests primarily in European equities.

Suitable for

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

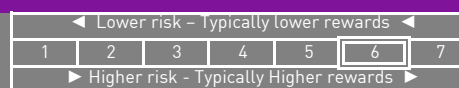
TOP 10 Holdings as at 29.07.2016

	ISIN	%
ROCHE HOLDING	CH0012032048	3,59
NESTLE	CH0038863350	3,57
SANOFI	FR0000120578	3,54
ISHARES MSCI SPAIN	US4642867646	3,27
UNILEVER	NL0000009355	3,09
BRITISH AMERICAN TOBACCO	GB0002875804	2,80
NOVARTIS	CH0012005267	2,48
BNP PARIBAS	FR0000131104	2,48
ING GROEP	NL0011821202	2,32
UBS	CH0244767585	2,21

Fund overview as at 29.07.2016

ISIN	SI0021400492
Net asset value (NAV)	4,27 €
Total Net Assets (EUR)	12.270.573 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	15.11.2004

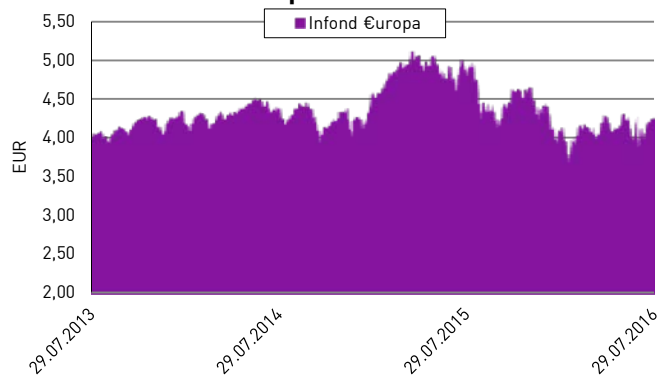
Synthetic Risk Reward Indicator



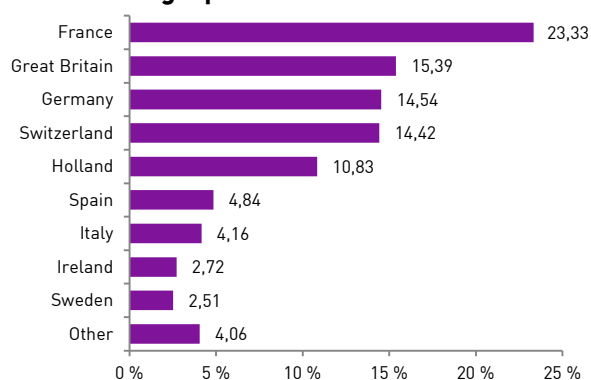
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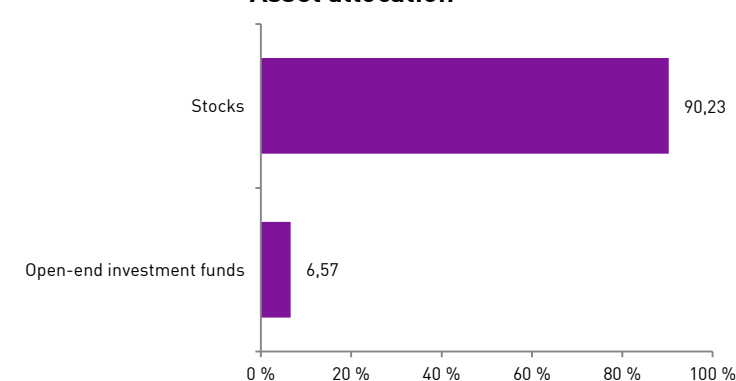
Fund performance



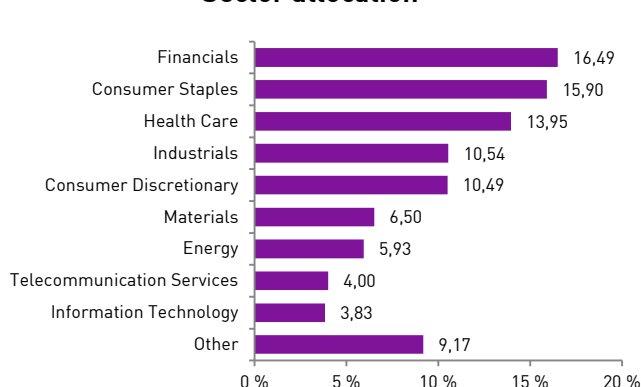
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-2,00%

PERFORMANCE - 3 YR

+1,49%

PERFORMANCE - 5 YR

+5,21%

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.

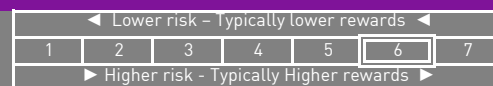
TOP 10 Holdings as at 29.07.2016

	ISIN	%
MERCADOLIBRE	US58733R1023	3,93
SAMSUNG	US7960508882	3,11
GRUPO TELEvisa	US40049J2069	3,09
GRUPO FINANCIERO SANTANDER MEXICO	US40053C1053	3,01
ARCOS DORADOS	VGG0457F1071	2,81
GRUPO FINANCIERO BANORTE	MXP370711014	2,80
COPA HOLDINGS	PAP310761054	2,78
METROPOLITAN BANK & TRUST COMPANY	PHY6028G1361	2,73
TAIWAN SEMICONDUCTOR	US8740391003	2,73
FEMSA	US3444191064	2,70

Fund overview as at 29.07.2016

ISIN	SI0021401433
Net asset value (NAV)	13,14 €
Total Net Assets (EUR)	5.959.773 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,50%
Inception date	16.07.2011

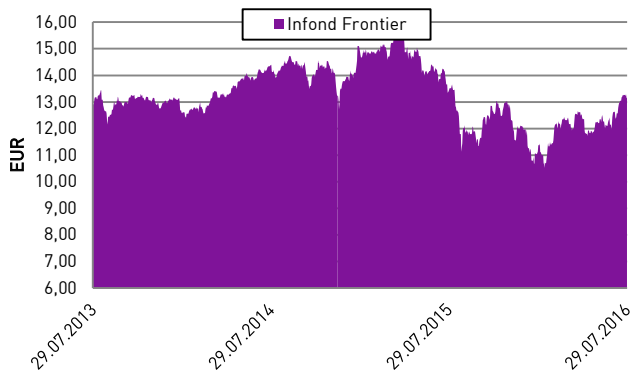
Synthetic Risk Reward Indicator



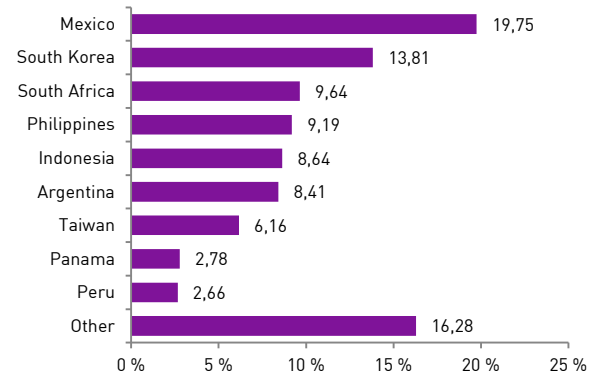
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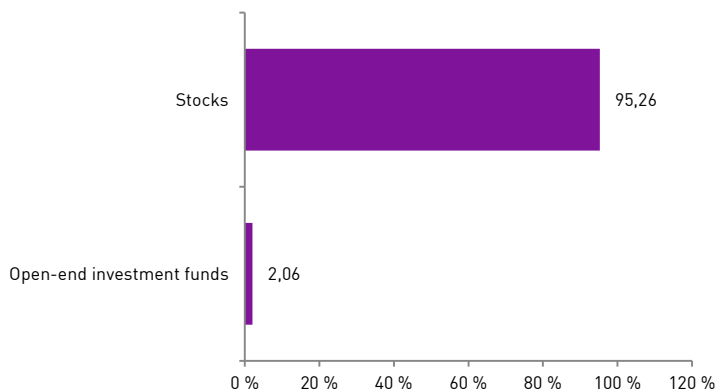
Fund performance



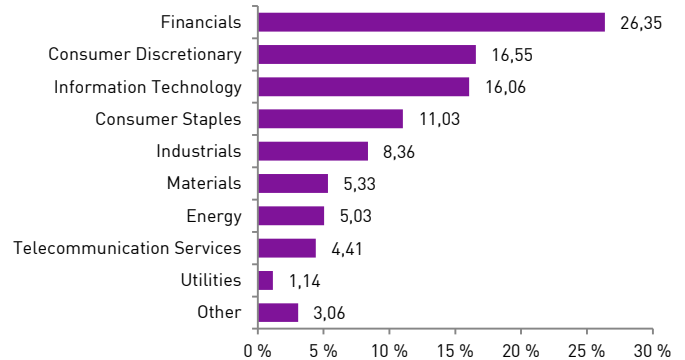
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

+0,51%

PERFORMANCE - 3 YR

+10,57%

PERFORMANCE - 5 YR

-2,10%

Infond Umbrella Fund

Infond Global, mixed subfund

Investment policy

Infond Global is global mix subfund of Infond Umbrella Funds. It invests in equities and bonds with neither geographical nor sectoral limitation. The fund's equity portfolio is well-diversified and consists mainly of global Blue Chip stocks

Suitable for

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

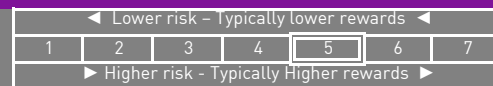
TOP 10 Holdings as at 29.07.2016

	ISIN	%
LYXOR ETF JAPAN	FR0010245514	3,22
ISHARES MSCI JAPAN	US4642868487	3,16
HIT	SI0031200239	2,66
PETROL - PET2	SI0032103259	2,49
REPUBLIKA SLOVENIJA - SLOREP 4.625	SI0002102984	2,37
KRKA	SI0031102120	2,08
DB X-TRACKERS IBOXX € SOVEREIGNS EUROZONE	LU0290355717	2,07
KEYENCE	JP3236200006	1,85
SDH - SOS3	SI0002103529	1,80
NOVARTIS	CH0012005267	1,73

Fund overview as at 29.07.2016

ISIN	SI0021401128
Net asset value (NAV)	9,18 €
Total Net Assets (EUR)	17.165.186 €
Initial charge	max. 3 %
Redemption fee	1%
Management fee	2,00%
Inception date	26.09.2008

Synthetic Risk Reward Indicator

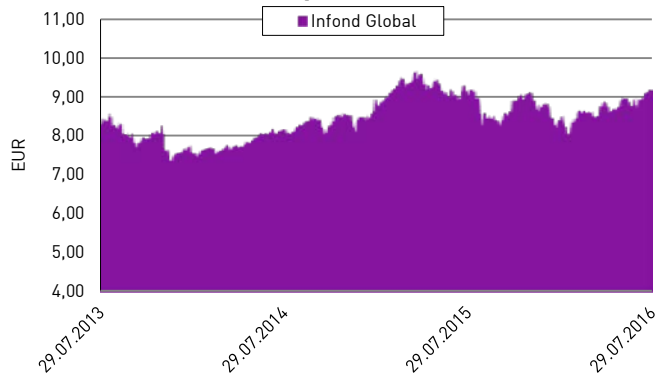


The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced 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.

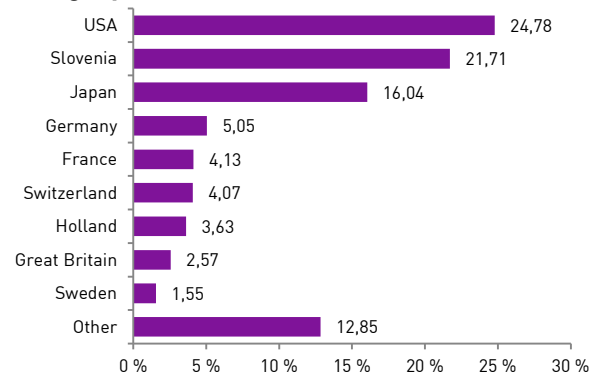
On the basis of price fluctuations measured in the past, the fund has been classified in the category 5. The Fund has been classified in the category 5 as the values of those investments have experienced a medium to high rate of change in the past.

The fund may invest a substantial portion in bonds and/or debt investments instruments, the value of which depends on whether the issuer is able to afford its payments. The risk of default is continuously present and can cause your investment to suffer a loss.

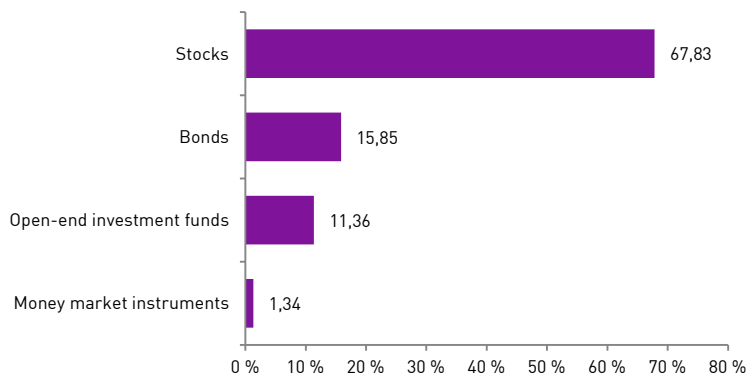
Fund performance



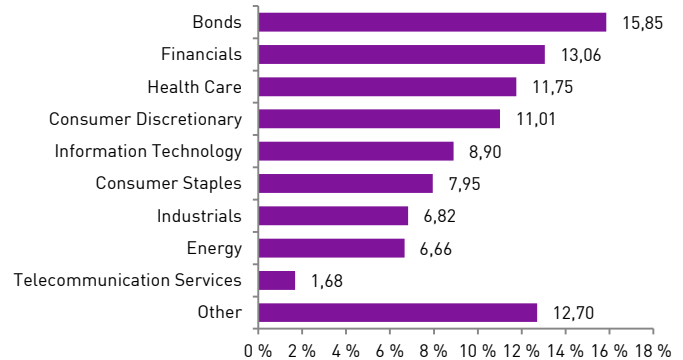
Geographic allocation



Asset allocation



Sector allocation



Infond
Investment Funds

KBM INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O. – SKUPINA NOVE KBM

Ulica Vita Kraigherja 5, SI-2000 Maribor

Tel: +386 2 229 20 80, Fax: +386 2 229 27 96, E: info@infond.si

PERFORMANCE - 1 YR

+0,20%

PERFORMANCE - 3 YR

+11,87%

PERFORMANCE - 5 YR

+7,75%

Infond Umbrella Fund

Infond Hrast, mixed subfund

Investment policy

Infond Hrast, the global mix subfund of Infond Umbrella Funds invests a minimum of 35% and maximum of 65% of its net assets in equities with neither geographical nor sectoral limitation.

Suitable for

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

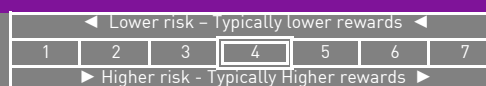
Fund overview as at 29.07.2016

ISIN	SI0021400476
Net asset value (NAV)	33,25 €
Total Net Assets (EUR)	23.422.533 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	01.07.1995

TOP 10 Holdings as at 29.07.2016

	ISIN	%
NEXT FUNDS JPX NIKKEI 400	JP3047670009	3,32
AMAZON	US0231351067	2,04
REPUBLIKA SLOVENIJA - RS53	SI0002101960	2,04
ASML HOLDING - ASML 3.375	XS0972530561	2,01
K+S - SDFGR 4.125	XS0997941355	2,00
REPUBLIC OF ITALY - BTPS 5	IT0004513641	1,96
CAP GEMINI - CAPFP 2.5	FR0012821940	1,93
APPLE	US0378331005	1,92
FRANCE - FRTR 3.5	FR0010916924	1,89
ENEL - ENELIM 5	XS0452187916	1,89

Synthetic Risk Reward Indicator

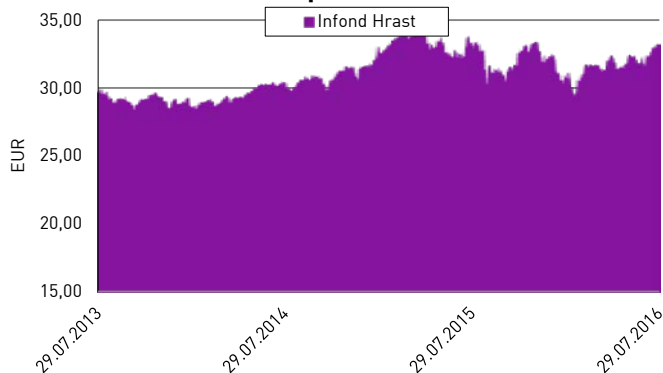


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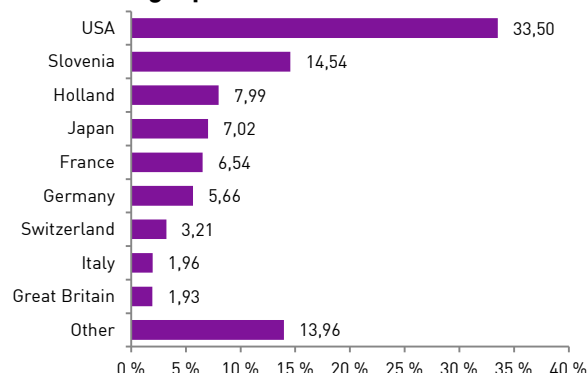
On the basis of price fluctuations measured in the past, the fund has been classified in the category 4. The Fund has been classified in the category 4 as the values of those investments have experienced a medium rate of change in the past.

The fund may invests a substantial portion in bonds and/or debt investments instruments, the value of which depends on whether the issuer is able to afford its payments. The risk of default is continuously present and can cause your investment to suffer a loss.

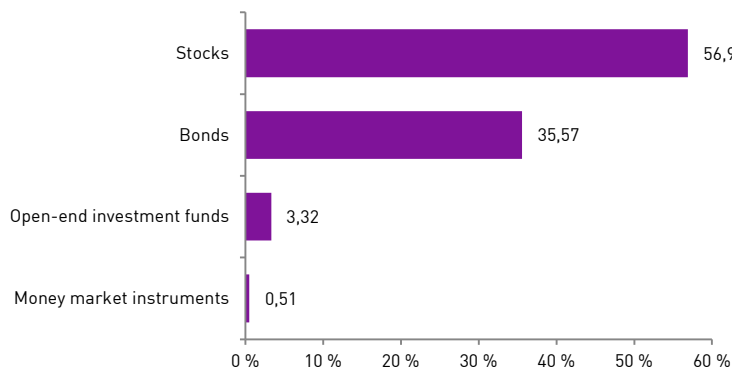
Fund performance



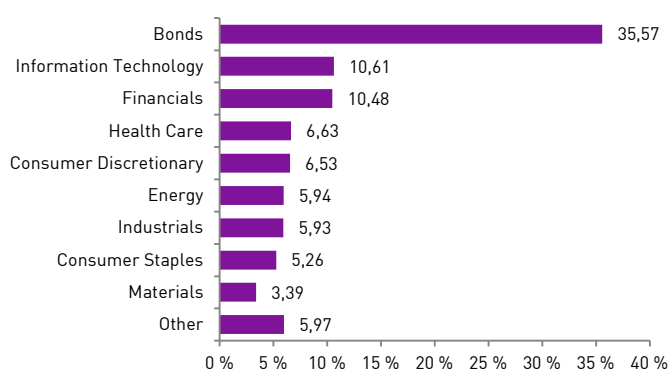
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-2,68%

PERFORMANCE - 3 YR

+12,14%

PERFORMANCE - 5 YR

+18,67%

Infond Umbrella Fund

Infond Krekov Globalni, equity subfund

Investment policy

Infond Krekov Globalni, the equity subfund of the Infond Umbrella Fund, invests at least 85 % of its assets in equities of domestic and global large cap companies.

Suitable for

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

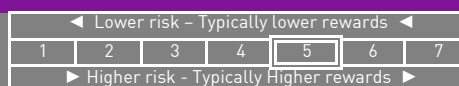
Fund overview as at 29.07.2016

ISIN	SI0021401342
Net asset value (NAV)	8,18 €
Total Net Assets (EUR)	6.391.080 €
Initial charge	max. 3 %
Redemption fee	3%
Management fee	2,25%
Inception date	11.12.2010

TOP 10 Holdings as at 29.07.2016

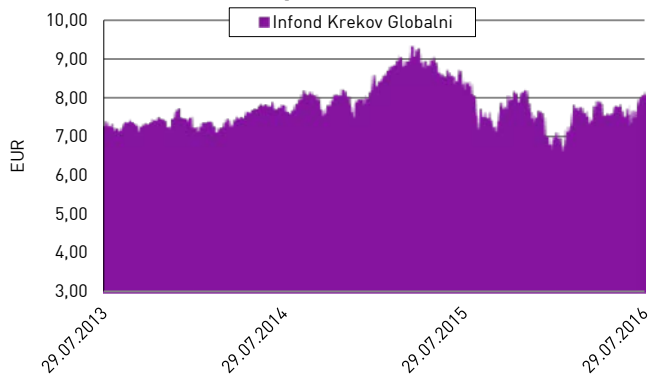
	ISIN	%
SPDR S&P EM DIVIDEND	US78463X5335	5,58
ISHARES EM DIVIDEND	US4642863199	5,54
WISDOMTREE EM SMALLCAP DIVIDEND	US97717W2816	5,49
STMICROELECTRONICS	NL0000226223	2,35
GARMIN	CH0114405324	2,29
QUALCOMM	US7475251036	2,22
KONE	FI0009013403	2,08
ATLAS COPCO	SE0006886750	2,07
CME GROUP	US12572Q1058	2,05
CALTEX	AU000000CTX1	2,04

Synthetic Risk Reward Indicator

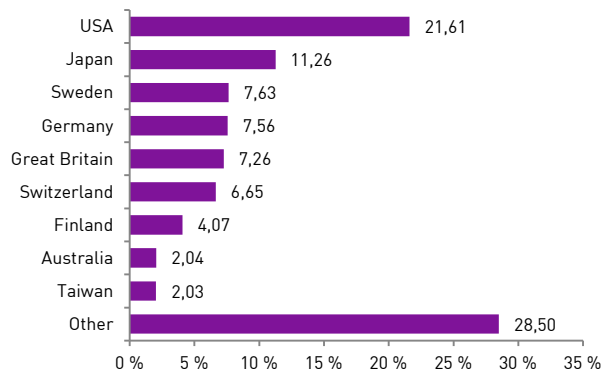


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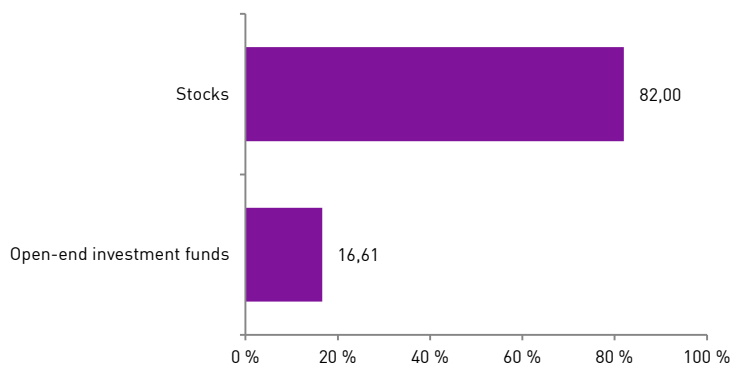
Fund performance



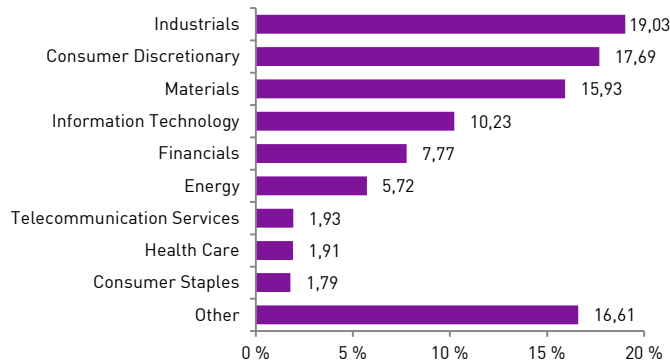
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-6,95%

PERFORMANCE - 3 YR

+55,53%

PERFORMANCE - 5 YR

+123,53%

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...).

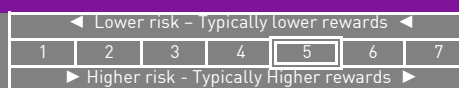
Suitable for

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

Fund overview as at 29.07.2016

ISIN	SI0021400526
Net asset value (NAV)	28,85 €
Total Net Assets (EUR)	30.000.346 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

Synthetic Risk Reward Indicator



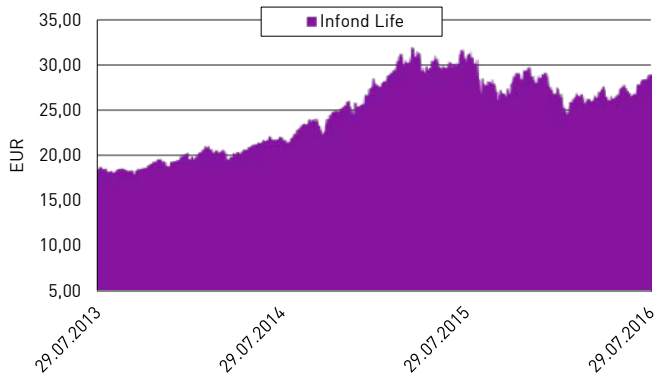
The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced 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 5. The Fund has been classified in the category 5 as it invests in equities and is in a higher category as the values of those investments have experienced a higher rate of change in the past.

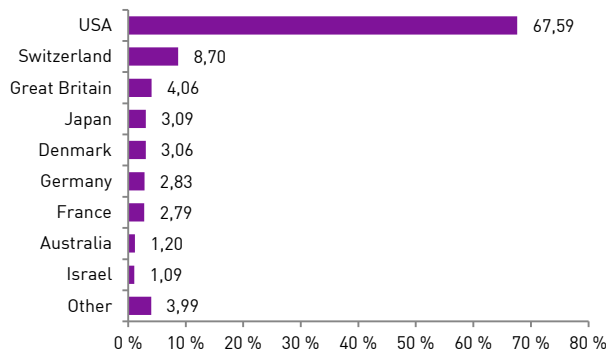
TOP 10 Holdings as at 29.07.2016

	ISIN	%
PFIZER	US7170811035	5,70
JOHNSON&JOHNSON	US4781601046	4,92
ROCHE HOLDING	CH0012032048	4,57
NOVARTIS	CH0012005267	4,13
MERCK & CO	US58933Y1055	4,02
AMGEN	US0311621009	3,59
BRISTOL-MYERS SQUIBB	US1101221083	3,37
UNITEDHEALTH	US91324P1021	3,20
MEDTRONIC	IE00BTN1Y115	3,07
NOVO NORDISK	US6701002056	3,06

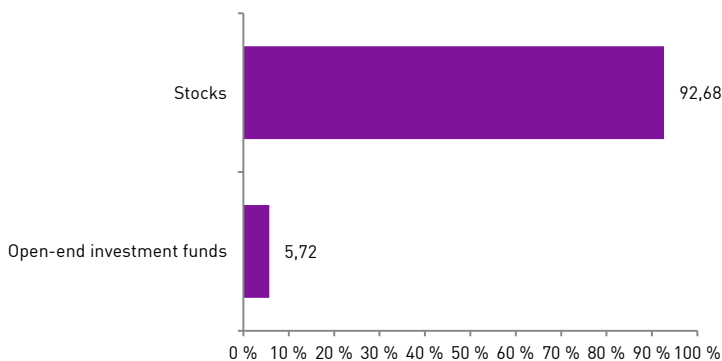
Fund performance



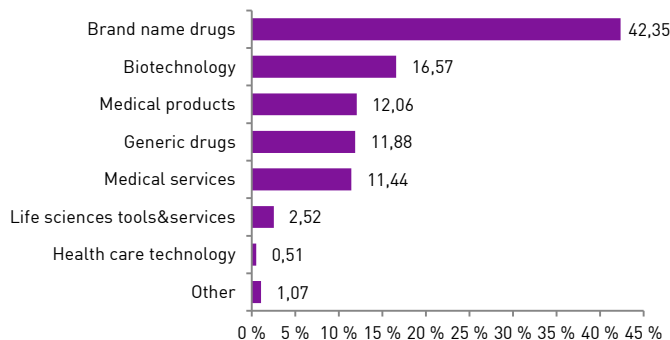
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

-0,11%

Infond Umbrella Fund

Infond Money - Euro, money market subfund

Investment policy

Infond Money - Euro (the money market subfund of Infond Umbrella Funds) invests in bank deposits and money market instruments. They are suitable for shorter-term investments.

Suitable for

Investors with low risk tolerance or risk averse investors. If you are looking to store money for emergencies, save for a short-term goal, or 'park' cash from the sale of an investment, a money market fund could be for you. A typical investment in a money market fund is for 30 days to 1 year.

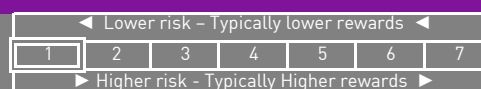
TOP 10 Holdings as at 29.07.2016

	ISIN	%
BKS - DEPOZIT	-	17,90
SKB - DEPOZIT	-	16,92
ADDIKO - DEPOZIT	-	15,59
ABANKA - DEPOZIT	-	12,78
NLB - DEPOZIT	-	9,74
BANKA KOPER - DEPOZIT	-	7,31
SPARKASSE - DEPOZIT	-	6,09
GEN-I - GEN05	SI0032501619	4,81
MERCATOR - MEL10	SI0032501569	3,00
MERCATOR - MEL09	SI0032501387	1,14

Fund overview as at 29.07.2016

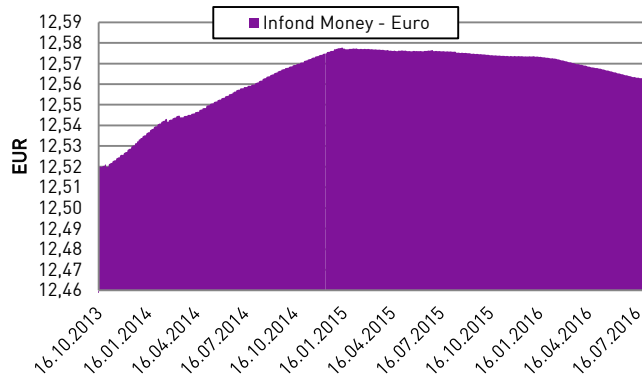
ISIN	SI0021401532
Net asset value (NAV)	12,56 €
Total Net Assets (EUR)	8.212.758 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	0,40%
Inception date	16.10.2013

Synthetic Risk Reward Indicator

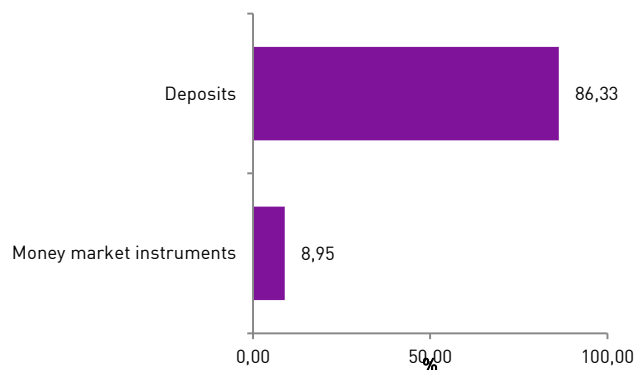


The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced 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 1. The Fund has been classified in the category 1 as the values of those investments have experienced a low rate of change in the past. The return from the fixed-income market is affected by changes in the interest-rate level. This interest-rate risk is measured with modified duration. Furthermore, the return from the fixed-income market is exposed to credit risk, which means uncertainty about the repayment ability of issuers of bonds. Credit risk can be reflected in the price of a fixed-income investment when the issuer's credit rating changes or general credit risk premiums change.

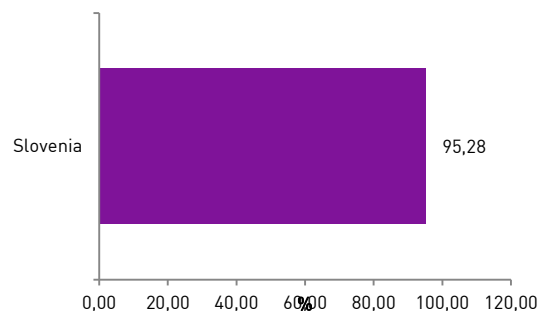
Fund performance



Asset allocation



Geographic allocation



Infond
Investment Funds

KBM INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O. – SKUPINA NOVE KBM

Ulica Vita Kraigherja 5, SI-2000 Maribor

Tel: +386 2 229 20 80, Fax: +386 2 229 27 96, E: info@infond.si

PERFORMANCE - 1 YR

-1,48%

PERFORMANCE - 3 YR

+39,35%

PERFORMANCE - 5 YR

+66,02%

Infond Umbrella Fund

Infond PanAmerica, equity subfund

Investment policy

Infond PanAmerica is an equity subfund of Infond Umbrella Fund, which invests mainly in the shares of companies with the registered office or predominant part of operations in North and Latin America.

Suitable for

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

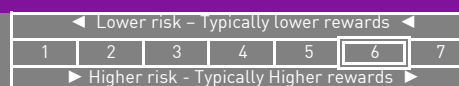
TOP 10 Holdings as at 29.07.2016

	ISIN	%
ALPHABET	US02079K3059	3,75
APPLE	US0378331005	3,64
AMAZON	US0231351067	3,49
FACEBOOK	US30303M1027	3,03
VISA INC-CLASS A SHARES	US92826C8394	2,90
PFIZER	US7170811035	2,54
FIRST AMERICAN FINANCIAL	US31847R1023	2,28
THE BANK OF NEW YORK MELLON	US0640581007	2,28
MICROSOFT	US5949181045	2,16
COMCAST	US20030N1019	2,07

Fund overview as at 29.07.2016

ISIN	SI0021400534
Net asset value (NAV)	17,01 €
Total Net Assets (EUR)	6.264.847 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

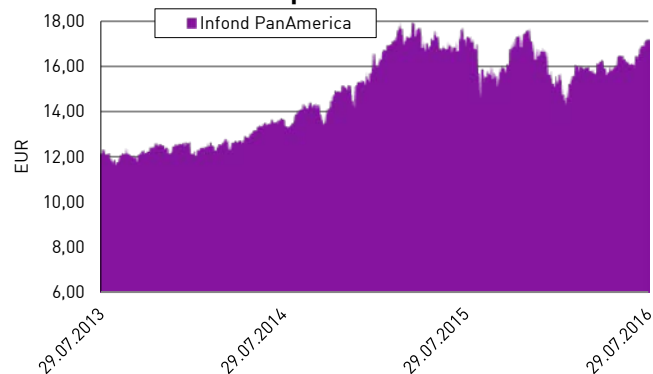
Synthetic Risk Reward Indicator



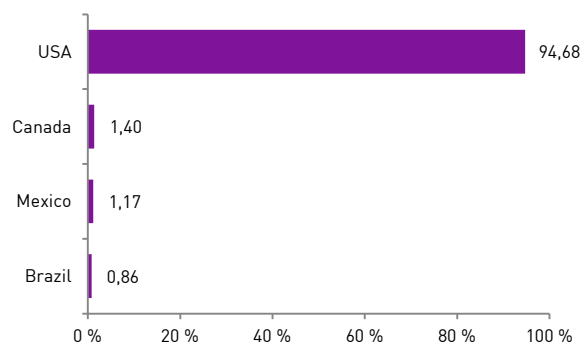
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On the basis of price fluctuations measured in the past, the fund has been classified in the category 6. The Fund has been classified in the category 6 as it invests in equities and is in higher category as the values of those investments have experienced higher rate of change in the past.

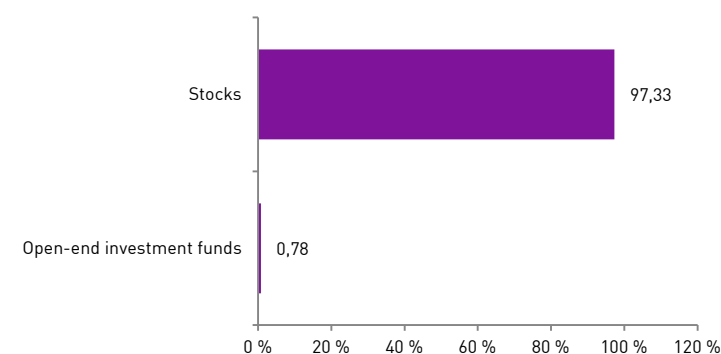
Fund performance



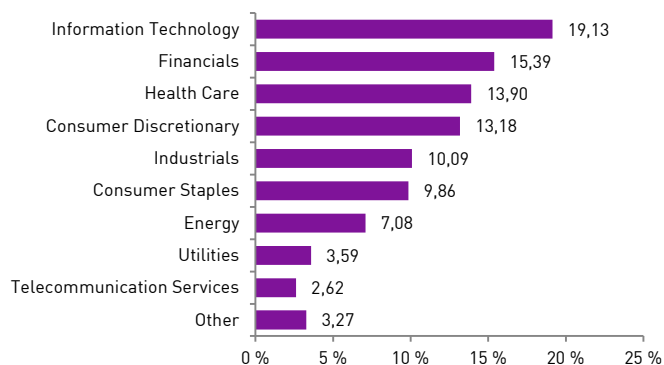
Geographic allocation



Asset allocation



Sector allocation



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PERFORMANCE - 1 YR

-4,68%

PERFORMANCE - 3 YR

+11,06%

PERFORMANCE - 5 YR

+6,00%

Mutual Fund

Infond PBGS, mixed fund

Investment policy

The main investment objective of mutual fund Infond PBGS is the appreciation of capital by accepting risk levels, inherent in a well diversified global equity and bond portfolio. It also contains domestic equities and bonds. The portfolio is limited neither by sector nor by geographical region.

Suitable for

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

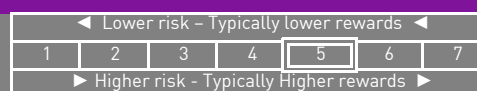
TOP 10 Holdings as at 29.07.2016

	ISIN	%
GAP	US3647601083	3,50
LINEAR TECHNOLOGY	US5356781063	2,92
ATLAS COPCO	SE0006886750	2,88
HAYS	GB0004161021	2,85
PAYCHEX	US7043261079	2,85
METSO	FI0009007835	2,84
TAIWAN SEMICONDUCTOR	US8740391003	2,76
FUJI HEAVY INDUSTRIES	JP3814800003	2,74
KONE	FI0009013403	2,64
GIVAUDAN	CH0010645932	2,62

Fund overview as at 29.07.2016

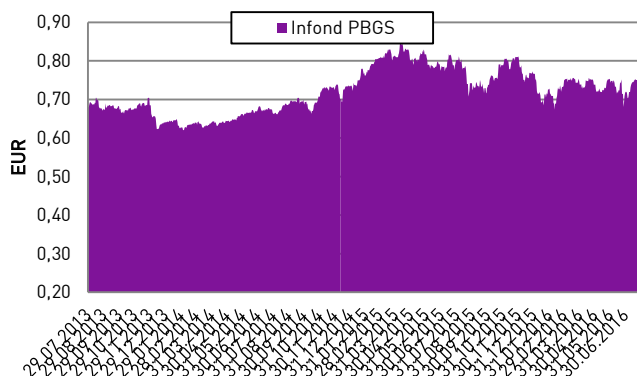
ISIN	SI0021400039
Net asset value (NAV)	0,75 €
Total Net Assets (EUR)	14.041.915 €
Initial charge	max. 3 %
Redemption fee	max. 3 %
Management fee	2,00%
Inception date	09.11.2006

Synthetic Risk Reward Indicator

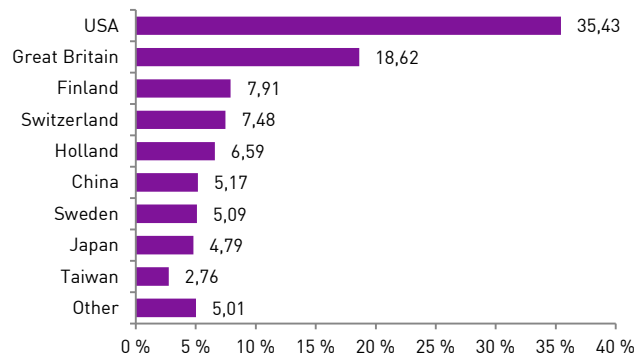


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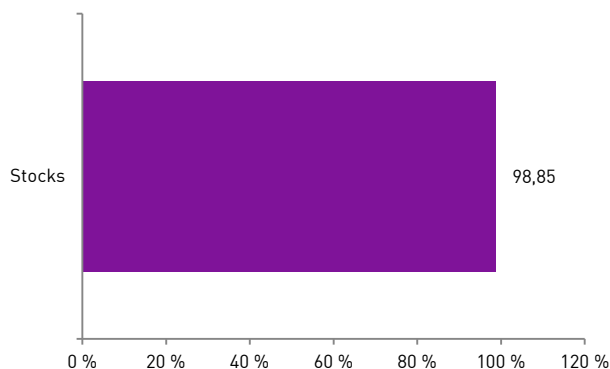
Fund performance



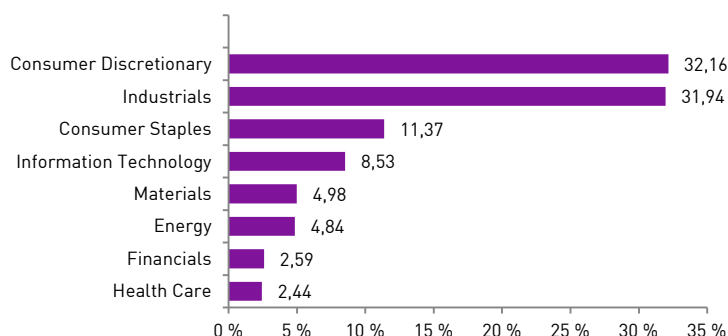
Geographic allocation



Asset allocation



Sector allocation



PERFORMANCE - 1 YR

+9,45%

PERFORMANCE - 3 YR

+71,66%

PERFORMANCE - 5 YR

+109,62%

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.

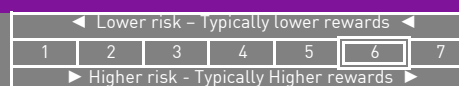
Suitable for

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

Fund overview as at 29.07.2016

ISIN	SI0021400914
Net asset value (NAV)	29,60 €
Total Net Assets (EUR)	10.013.474 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.10.2007

Synthetic Risk Reward Indicator



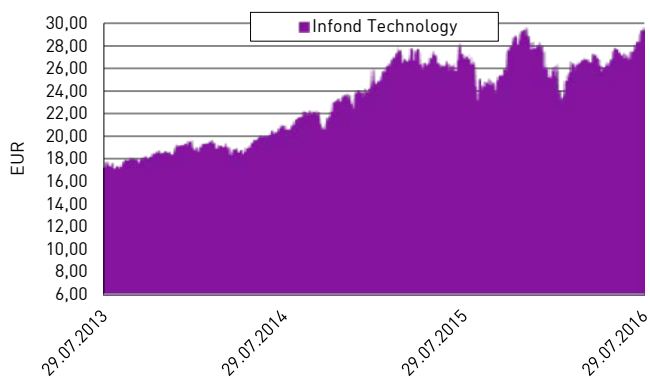
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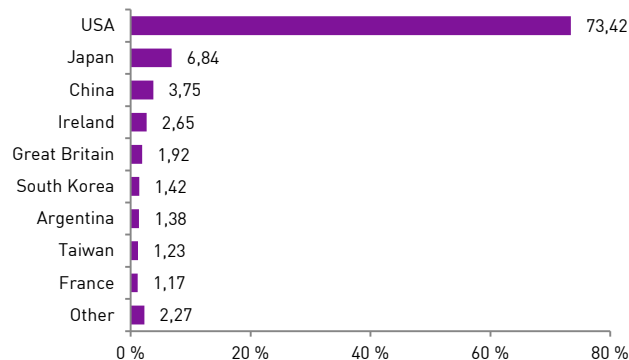
TOP 10 Holdings as at 29.07.2016

	ISIN	%
ALPHABET	US02079K3059	9,24
APPLE	US0378331005	8,77
FACEBOOK	US30303M1027	8,72
MICROSOFT	US5949181045	7,40
VISA INC-CLASS A SHARES	US92826C8394	4,12
KEYENCE	JP3236200006	3,81
SALESFORCE.COM	US79466L3024	3,54
ADOBE SYSTEMS	US00724F1012	3,53
MASTERCARD	US57636Q1040	3,34
BLACKBAUD	US09227Q1004	2,96

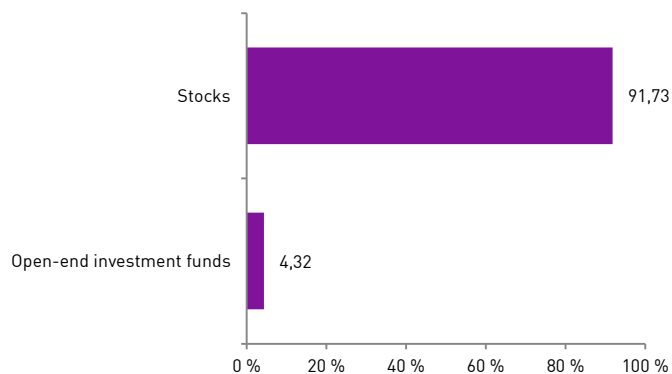
Fund performance



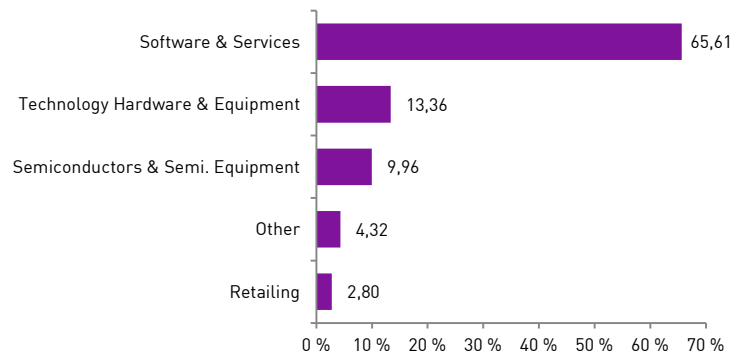
Geographic allocation



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 KBM Infond, Management Company – Nova KBM Group, information and paying agents, and webpage (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. 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: KBM infond, Management Company – Nova KBM Group, Ulica Vita Kraigherja 5, 2000 Maribor, Slovenia Tel.:+386 2 229 2080, Fax: +386 2 229 2796, www.infond.si. Our languages of communication are German and English.