

# **Infond Funds FACT SHEETS**

**Infond 2040**

**Infond Alfa**

**Infond Balkan**

**Infond Beta**

**Infond Bond - Euro**

**Infond BRIC**

**Infond Consumer**

**Infond Defensive**

**Infond Dividend**

**Infond Družbeno odgovorni**

**Infond Dynamic**

**Infond Energy**

**Infond Europe**

**Infond Financials**

**Infond Frontier**

**Infond Global Flex**

**Infond Life**

**Infond Select**

**Infond ShortTerm Bond - Euro**

**Infond Smart Quality**

**Infond Technology**

**Infond USA**

PERFORMANCE - 1 YR

**+10,62%**

Infond Umbrella Fund

# Infond 2040, target date subfund

## Investment policy

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

## Suitable for

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

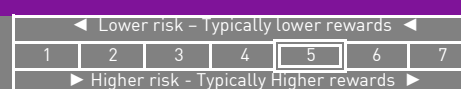
## TOP 10 Holdings as at 29.03.2019

		%
ISHARES MSCI JAPAN	US4643468226	3,24
AMAZON	US0231351067	2,53
ALIBABA	US01609W1027	2,38
APPLE	US0378331005	2,25
ALPHABET	US02079K3059	2,09
ISHARES MSCI EMERGING MARKETS	US4642872349	2,03
MICROSOFT	US5949181045	1,96
MASTERCARD	US57636Q1040	1,95
JPMORGAN CHASE	US46625H1005	1,92
NOVARTIS	CH0012005267	1,71

## Fund overview as at 29.03.2019

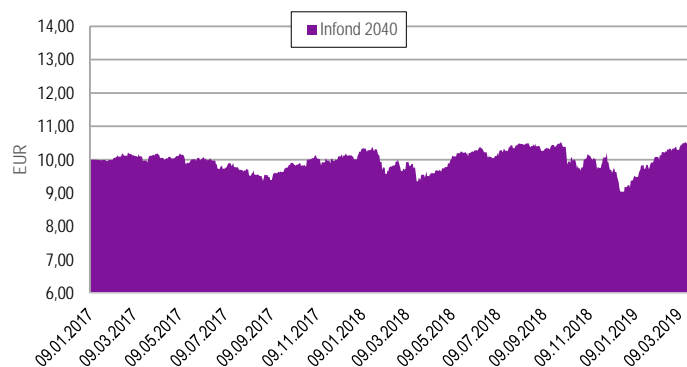
ISIN	SI0021401672
Net asset value (NAV)	€10,56
Total Net Assets (EUR)	751.547 €
Initial charge	0%
Redemption fee	max. 3%
Management fee	descending from 1.75% to 0,50%
Inception date	09.01.2017

## Synthetic Risk Reward Indicator

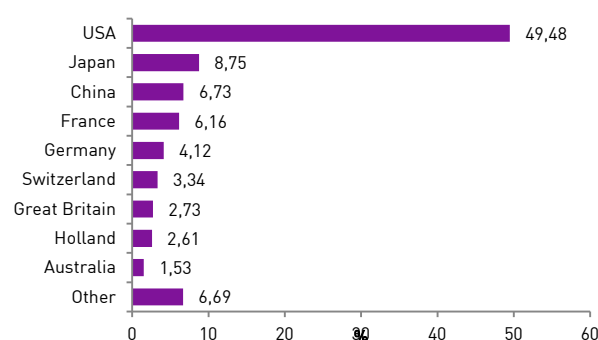


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

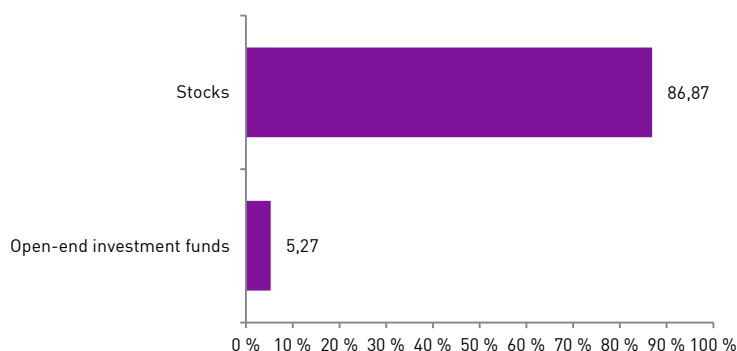
## Fund performance



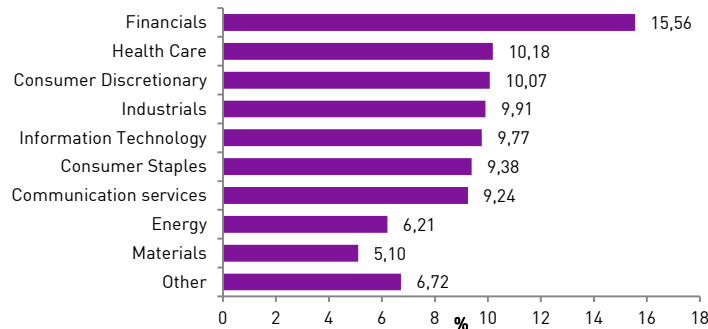
## Geographic allocation



## 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

**+6,29%**

PERFORMANCE - 3 YR

**+20,97%**

PERFORMANCE - 5 YR

**+36,14%**

Infond Umbrella Fund

# Infond Alfa, mixed subfund

## Investment policy

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

## Suitable for

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

## TOP 10 Holdings as at 29.03.2019

	ISIN	%
NEXT FUNDS JPX NIKKEI 400	JP3047670009	2,95
AMAZON	US0231351067	2,15
FINNISH GOVERNMENT - RFGB 4	FI4000006176	1,93
BLACKROCK	US09247X1019	1,92
REPUBLIC OF AUSTRIA - RAGB 4.85	AT0000A0DXC2	1,75
PETROL - PETGSV 3.25	XS1028951777	1,74
ALIBABA	US01609W1027	1,63
SALESFORCE.COM	US79466L3024	1,55
ISHARES MSCI EMERGING MARKETS	US4642872349	1,54
REPUBLIC OF ITALY - BTPS 4.5	IT0004644735	1,54

## Fund overview as at 29.03.2019

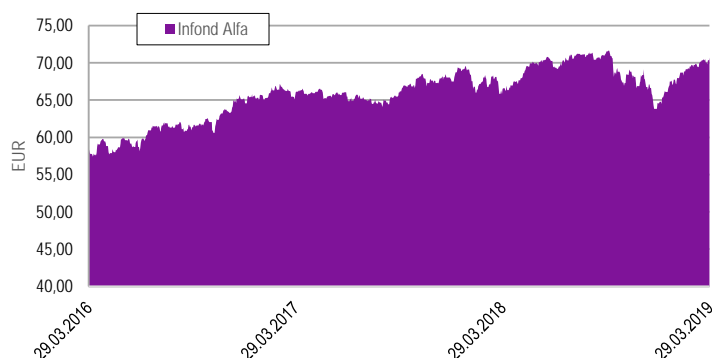
ISIN	SI0021400161
Net asset value (NAV)	€70,70
Total Net Assets (EUR)	30.936.413 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	01.03.1994

## Synthetic Risk Reward Indicator

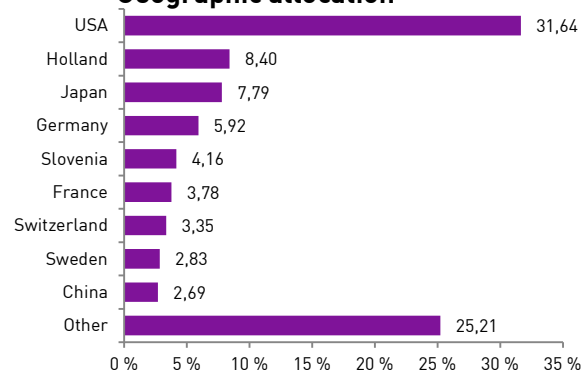
◀ Lower risk - Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

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

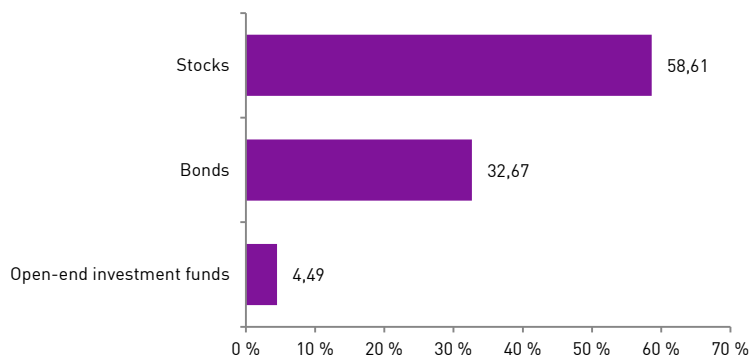
## Fund performance



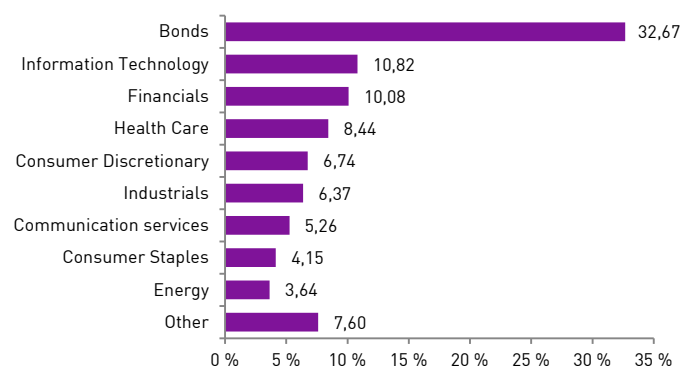
## Geographic allocation



## Asset allocation



## Sector allocation


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PERFORMANCE - 1 YR

**-6,10%**

PERFORMANCE - 3 YR

**+17,00%**

PERFORMANCE - 5 YR

**+20,97%**

Infond Umbrella Fund

# Infond Balkan, equity subfund

## Investment policy

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

## Suitable for

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

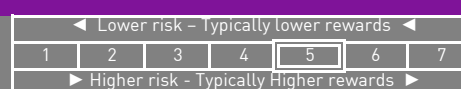
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
PETROL	SI0031102153	8,67
FONDUL PROPRIETATEA	US34460G1067	8,10
ATLANTIC GRUPA	HRATGRR00003	7,75
NAFTNA INDUSTRIJA SRBIJE	RSNISHE79420	4,58
ZAVAROVANICA TRIGLAV	SI0021111651	4,21
PODRAVKA	HRPODRRA0004	4,20
HRVATSKI TELEKOM	HRHT00RA0005	3,71
KRKA	SI0031102120	3,66
VALAMAR RIVIERA	HRRIVPRA0000	3,42
ISHARES MSCI TURKEY INVESTABLE MARKET	US4642867158	2,96

## Fund overview as at 29.03.2019

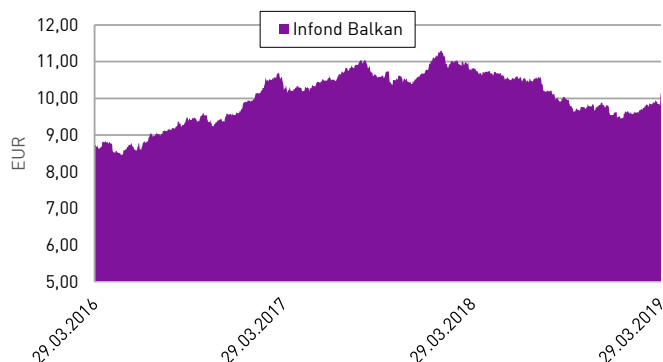
ISIN	SI0021400328
Net asset value (NAV)	€10,16
Total Net Assets (EUR)	474.890 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.08.2007

## Synthetic Risk Reward Indicator

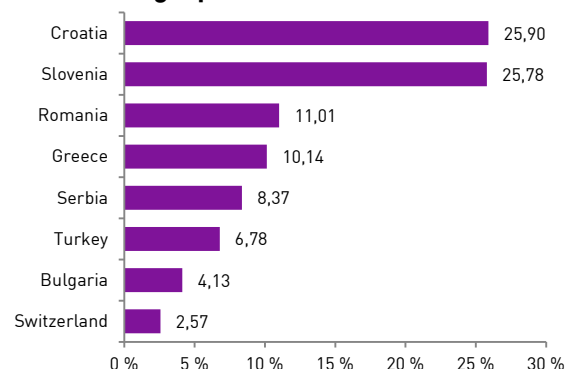


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

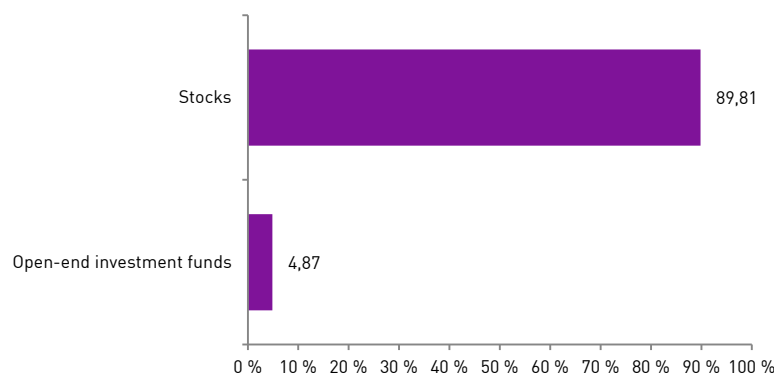
## Fund performance



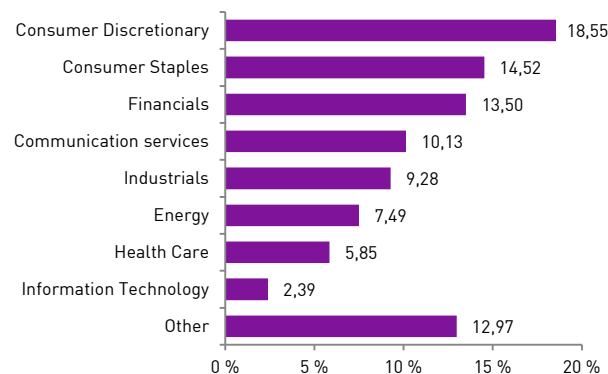
## Geographic allocation



## Asset allocation



## Sector allocation


**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+10,13%**

PERFORMANCE - 3 YR

**+28,69%**

PERFORMANCE - 5 YR

**+48,98%**

Infond Umbrella Fund

# Infond Beta, developed markets equity subfund

## Investment policy

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

## Suitable for

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

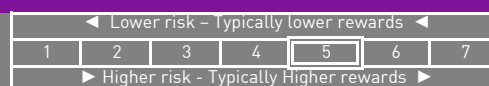
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
MICROSOFT	US5949181045	4,05
APPLE	US0378331005	3,00
ALPHABET	US02079K3059	2,97
ING GROEP	NL0011821202	2,58
AMAZON	US0231351067	2,16
BLACKROCK	US09247X1019	2,01
PAYPAL	US70450Y1038	1,90
JPMORGAN CHASE	US46625H1005	1,86
NEXT FUNDS JPX NIKKEI 400	JP3047670009	1,84
ROCHE HOLDING	CH0012032048	1,71

## Fund overview as at 29.03.2019

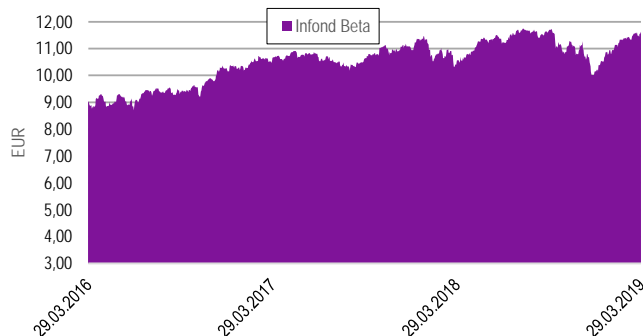
ISIN	SI0021400179
Net asset value (NAV)	€11,63
Total Net Assets (EUR)	38.843.464 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.09.2004

## Synthetic Risk Reward Indicator

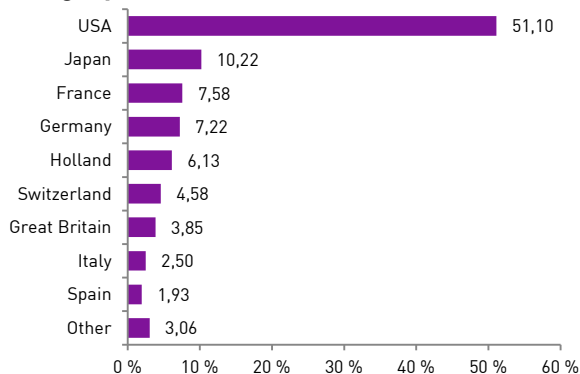


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

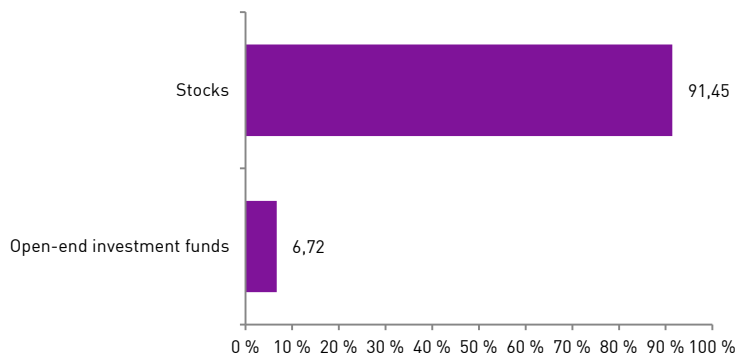
## Fund performance



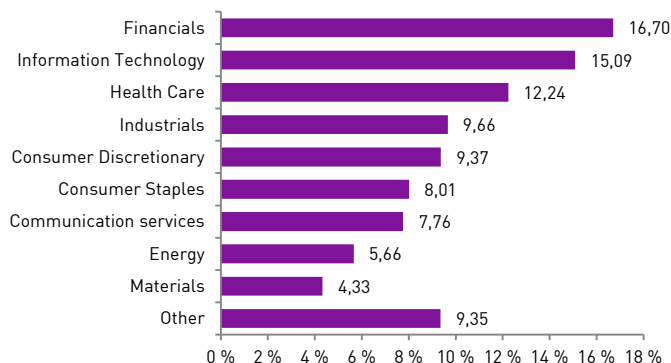
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+0,55%**

PERFORMANCE - 3 YR

**+2,41%**

PERFORMANCE - 5 YR

**+8,30%**

Infond Umbrella Fund

# Infond Bond - Euro, bond subfund

## Investment policy

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

## Suitable for

Investors with low risk tolerance or risk averse investors.

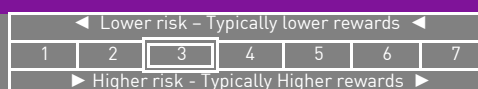
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	3,30
ISHARES JP MORGAN USD EMERGING MARKETS BON	US4642882819	2,44
FRANCE - FRTR 3.5	FR0010916924	2,44
MOL - MOLHB 2.625	XS1401114811	2,38
CREDIT AGRICOLE - ACAFP 3.125	XS0953564191	2,28
REPUBLIKA SLOVENIJA - SLOREP 1	SI0002103776	2,28
KINGDOM OF THE NETHERLANDS - NETHER 0.75	NL0012171458	2,13
GEN-I - GE02	SI0032103812	2,03
ROMANIA - ROMANI 3.625	XS1060842975	1,97
COMMUNITY OF MADRID - MADRID 4.125	ES0000101602	1,95

## Fund overview as at 29.03.2019

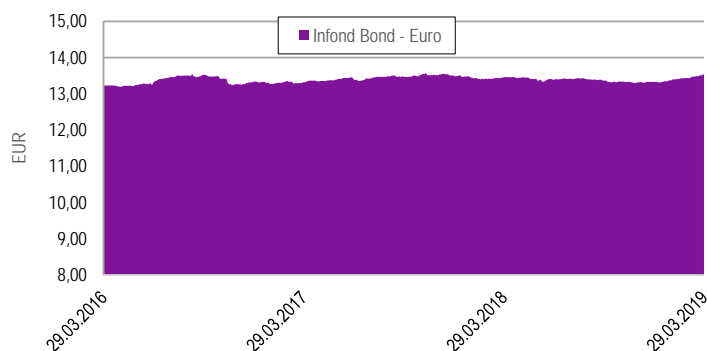
ISIN	SI0021401318
Net asset value (NAV)	€13,54
Total Net Assets (EUR)	10.052.409 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	1,10%
Inception date	14.08.2010

## Synthetic Risk Reward Indicator

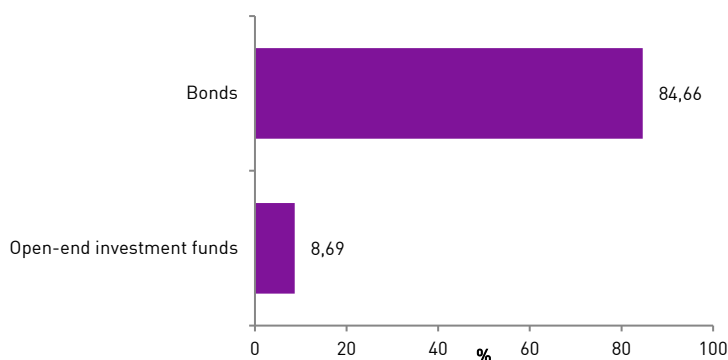


Sub-funds of the category 3 had in the past low to medium volatility. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 3 may be exposed to small and up to medium price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

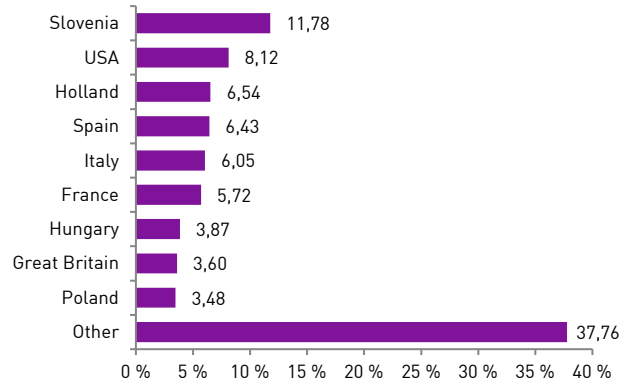
## Fund performance



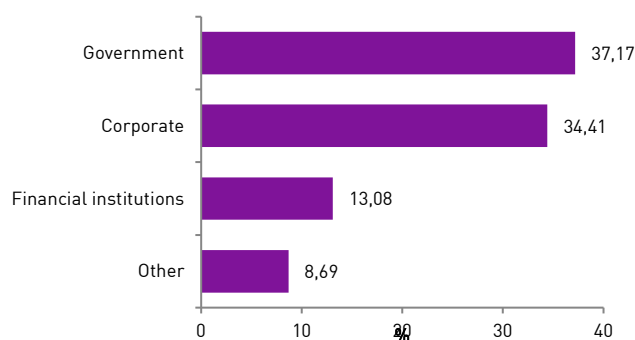
## Asset allocation



## Geographic allocation



## Sector allocation



**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+3,63%**

PERFORMANCE - 3 YR

**+36,15%**

PERFORMANCE - 5 YR

**+42,48%**

Infond Umbrella Fund

# Infond BRIC, equity subfund

## Investment policy

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

## Suitable for

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

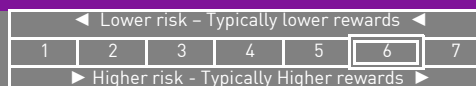
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
TENCENT HOLDINGS	KYG875721634	9,04
ALIBABA	US01609W1027	8,97
CTRIIP	US22943F1003	3,48
JD.COM	US47215P1066	3,29
BAIDU	US0567521085	2,77
CHINA CONSTRUCTION BANK	CNE1000002H1	2,72
MAKEMYTRIP	MU0295S00016	2,71
CHINA MOBILE	US16941M1099	2,67
LARSEN & TOUBRO	USY5217N1183	2,65
INDUSTRIAL & COMMERCIAL BANK OF CHINA	CNE1000003G1	2,64

## Fund overview as at 29.03.2019

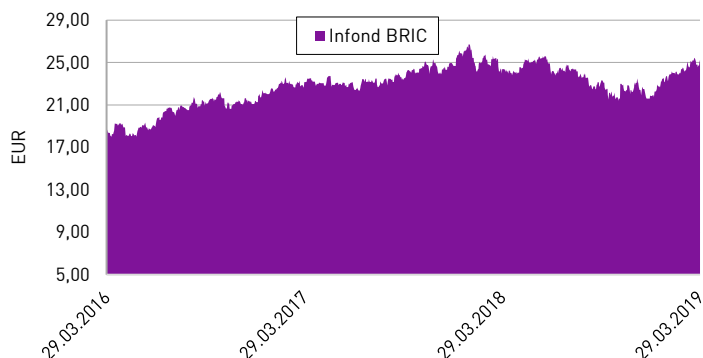
ISIN	SI0021400518
Net asset value (NAV)	€25,26
Total Net Assets (EUR)	40.741.217 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

## Synthetic Risk Reward Indicator

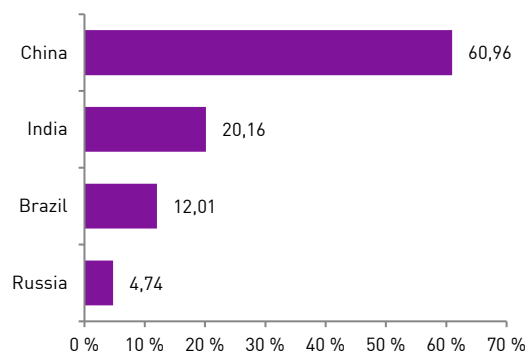


Sub-funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to a high price fluctuations.

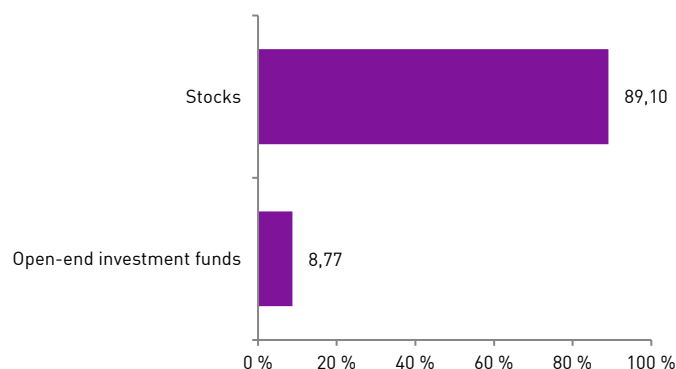
## Fund performance



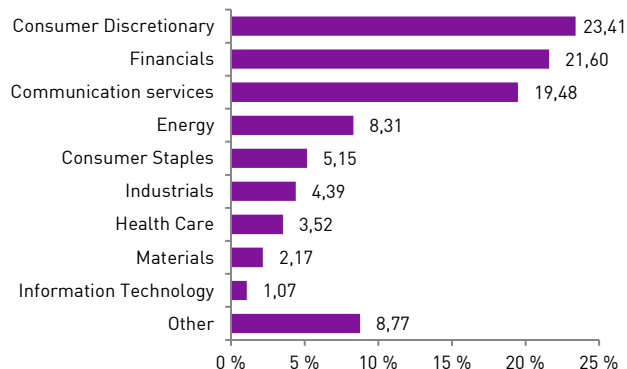
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
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PERFORMANCE - 1 YR

**+15,11%**

PERFORMANCE - 3 YR

**+18,14%**

PERFORMANCE - 5 YR

**+48,31%**

Infond Umbrella Fund

# Infond Consumer, equity subfund

## Investment policy

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

## Suitable for

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

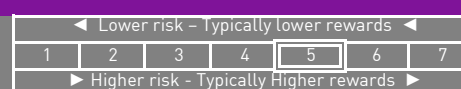
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
AMAZON	US0231351067	8,69
NESTLE	CH0038863350	4,14
LOWE'S COMPANIES	US5486611073	3,38
COCA COLA COMPANY	US1912161007	3,05
PEPSI	US7134481081	2,86
ALTRIA GROUP	US02209S1033	2,62
ALIBABA	US01609W1027	2,57
TOYOTA MOTOR CORPORATION	JP3633400001	2,54
PROCTER & GAMBLE	US7427181091	2,54
UNILEVER	NL0000009355	2,21

## Fund overview as at 29.03.2019

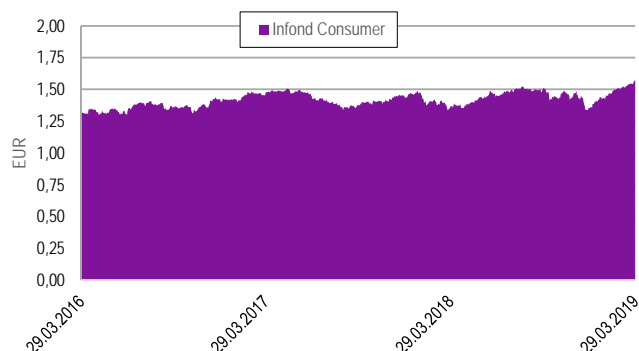
ISIN	SI0021401219
Net asset value (NAV)	€1,58
Total Net Assets (EUR)	1.641.297 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	20.06.2008

## Synthetic Risk Reward Indicator

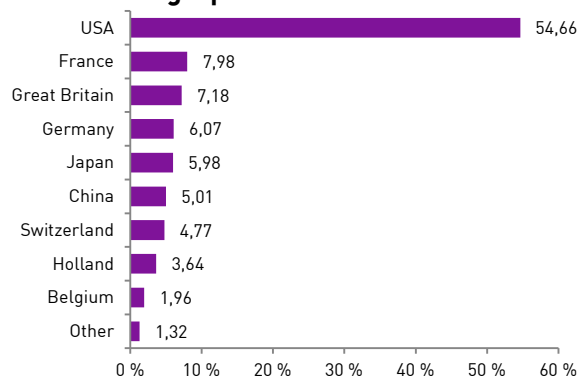


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

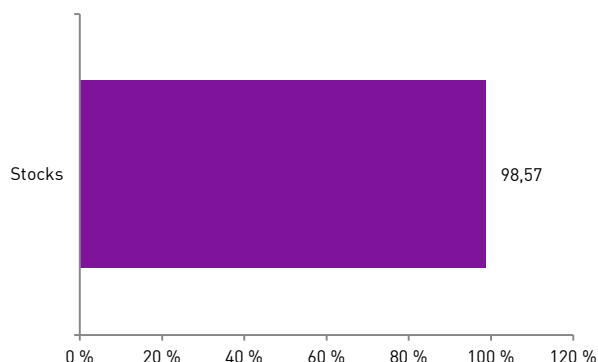
## Fund performance



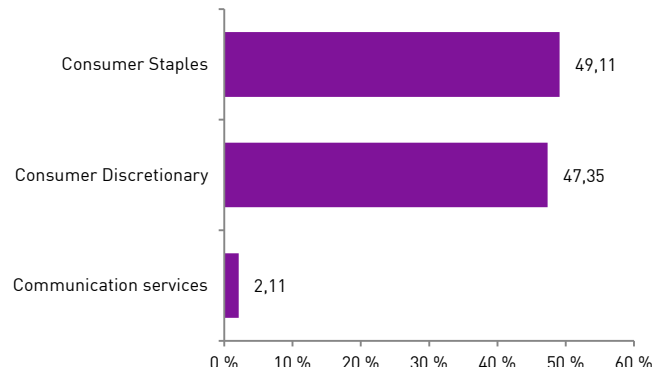
## Geographic allocation



## Asset allocation



## Sector allocation



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Investment Funds

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PERFORMANCE - 1 YR

**+4,33%**

PERFORMANCE - 3 YR

**+19,17%**

PERFORMANCE - 5 YR

**+29,88%**

Infond Umbrella Fund

# Infond Defensive, mixed subfund

## Investment policy

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

## Suitable for

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

## Fund overview as at 29.03.2019

ISIN	SI0021400476
Net asset value (NAV)	€37,89
Total Net Assets (EUR)	30.340.485 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	1,65%
Inception date	01.07.1995

## Synthetic Risk Reward Indicator

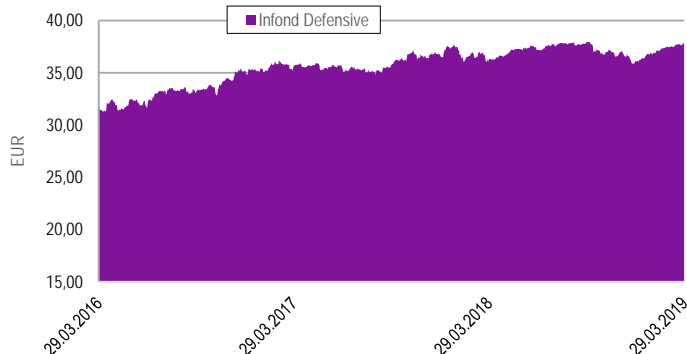
◀ Lower risk - Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

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

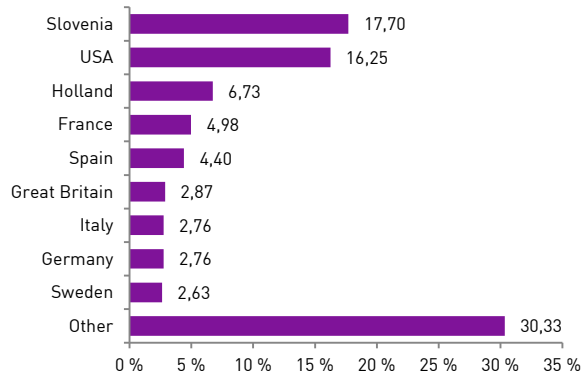
Defensive mixed portfolio composition enables higher exposure to debt investments, which increases the credit risk. In case that the issuer becomes insolvent or finds himself in economic problems it can happen that the debtor does not settle his obligations towards the sub-fund in total or in time.

TOP 10 Holdings as at 29.03.2019	ISIN	%
BKS - DEPOZIT	-	9,89
ISHARES EURO AGGREGATE BOND	IE00B3DKXQ41	2,43
KINGDOM OF SPAIN - SPGB 4.65	ES00000122E5	1,92
ISHARES EURO CORPORATE BOND EX-FINANCIALS	IE00B4L5ZG21	1,91
ISHARES EUR INFLATION LINKED GOVT BOND	IE00B0M62X26	1,79
ISHARES MSCI EMERGING MARKETS	US4642872349	1,64
REPUBLIC OF CROATIA - CROATI 3.875	XS1028953989	1,55
REPUBLIC OF POLAND - POLAND 3.375	XS0841073793	1,49
AKELIUS - AKFAST 1.5	XS1523975859	1,49
CAP GEMINI - CAPFP 2.5	FR0012821940	1,46

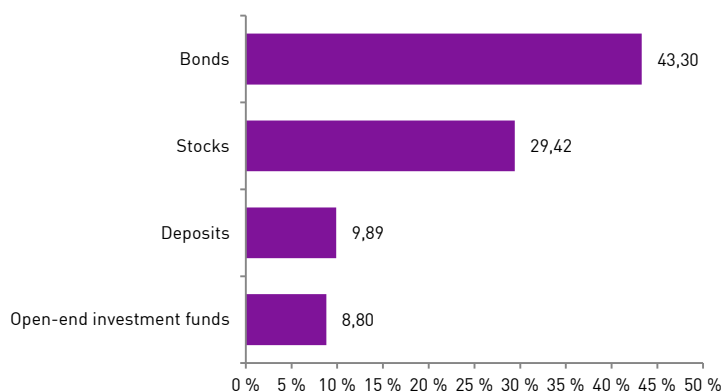
## Fund performance



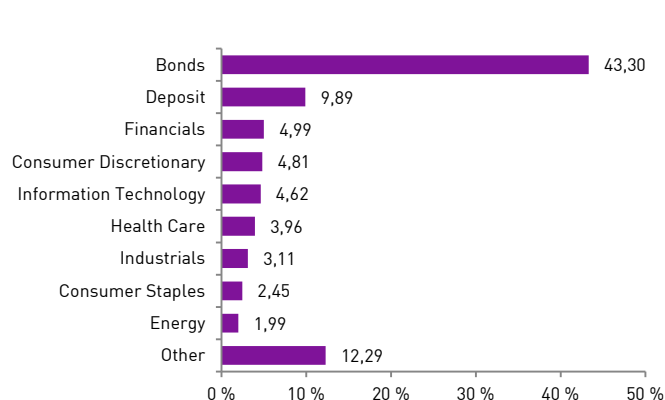
## Geographic allocation



## 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

**+2,48%**

PERFORMANCE - 3 YR

**+27,35%**

PERFORMANCE - 5 YR

**+31,81%**

Infond Umbrella Fund

# Infond Dividend, developed market equity subfund

## Investment policy

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

## Suitable for

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

## TOP 10 Holdings as at 29.03.2019

	ISIN	%
LINK REIT	HK0823032773	2,82
PAYCHEX	US7043261079	2,71
ASX	AU000000ASX7	2,46
KLA - TENCOR	US4824801009	2,45
BHP GROUP	GB00BH0P3Z91	2,43
AGL ENERGY	AU000000AGL7	2,42
MICHELIN	FR0000121261	2,41
CUMMINS	US2310211063	2,34
GRUPO MEXICO	MXP370841019	2,33
PACCAR	US6937181088	2,32

## Fund overview as at 29.03.2019

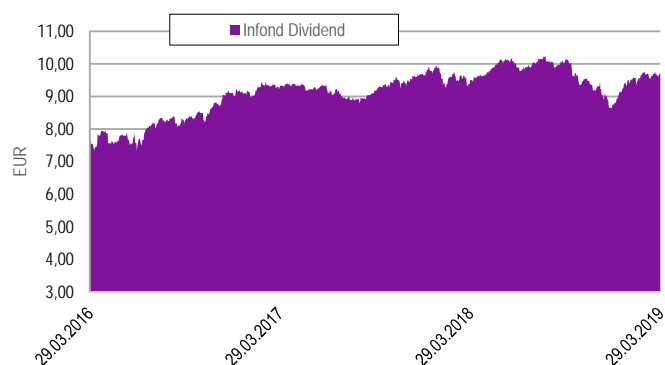
ISIN	SI0021401342
Net asset value (NAV)	€9,73
Total Net Assets (EUR)	7.382.922 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	11.12.2010

## Synthetic Risk Reward Indicator

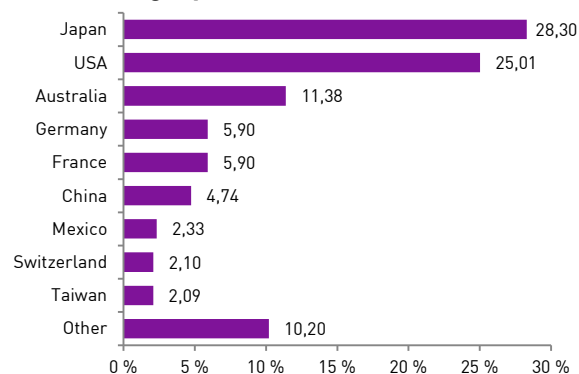
◀ Lower risk – Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk – Typically Higher rewards ▶						

Sub-funds of the category 5 experienced middle to high volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to middle to high price fluctuations.

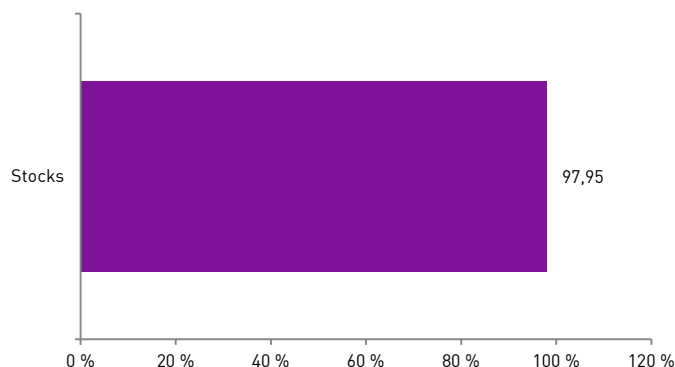
## Fund performance



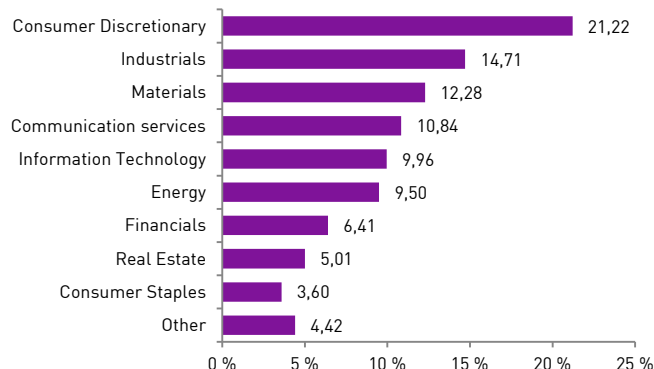
## Geographic allocation



## 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

**+6,69%**

PERFORMANCE - 3 YR

**+22,72%**

PERFORMANCE - 5 YR

**+46,06%**

Infond Umbrella Fund

# Infond Družbeno odgovorni, developed markets eq. subfund

## Investment policy

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

## Suitable for

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

## TOP 10 Holdings as at 29.03.2019

	ISIN	%
IQVIA HOLDINGS	US46266C1053	4,12
PUREFUNDS ISE CYBER SECURITY	US26924G2012	3,97
MICROSOFT	US5949181045	3,12
TOMRA SYSTEMS	NO0005668905	2,97
APPLE	US0378331005	2,93
MASTERCARD	US57636Q1040	2,60
AMERICAN WATER WORKS	US0304201033	2,53
ALPHABET	US02079K3059	2,34
ACCENTURE	IE00B4BNMY34	2,33
DEUTSCHE BOERSE	DE0005810055	2,27

## Fund overview as at 29.03.2019

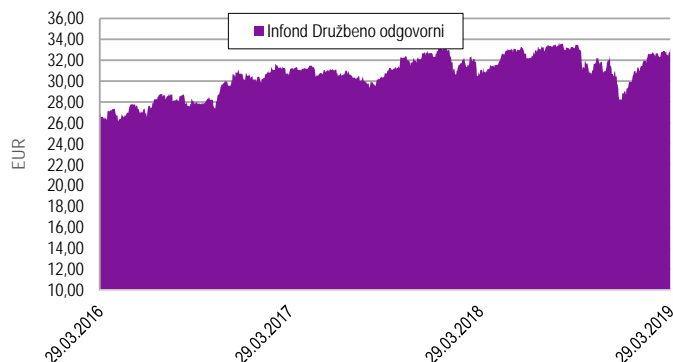
ISIN	SI0021400880
Net asset value (NAV)	€33,14
Total Net Assets (EUR)	4.035.848 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	21.04.2005

## Synthetic Risk Reward Indicator

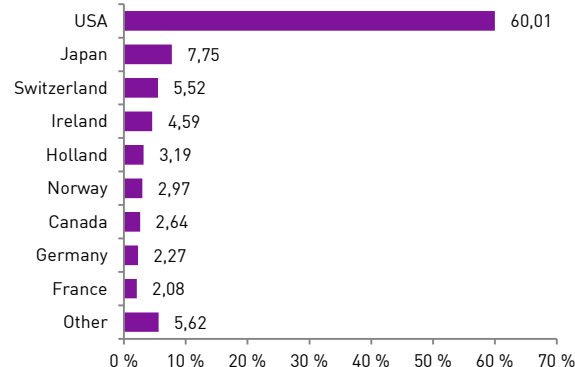
◀ Lower risk - Typically lower rewards ▶						
1	2	3	4	5	6	7
▶ Higher risk - Typically Higher rewards ▶						

Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

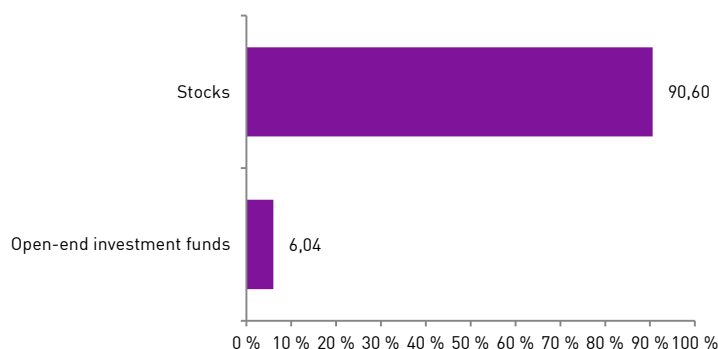
## Fund performance



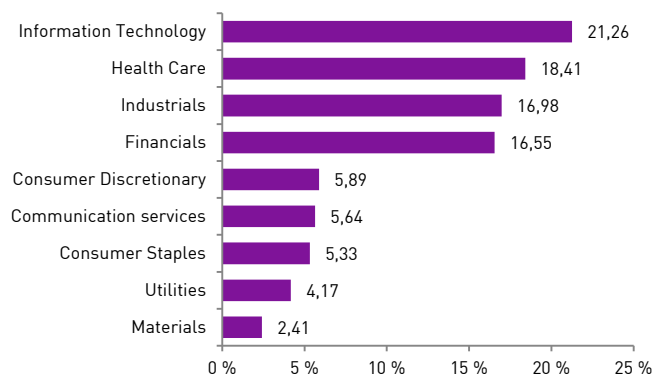
## Geographic allocation



## 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

**+8,55%**

PERFORMANCE - 3 YR

**+37,84%**

PERFORMANCE - 5 YR

**+57,17%**

Infond Umbrella Fund

# Infond Dynamic, equity subfund

## Investment policy

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

## Suitable for

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

## TOP 10 Holdings as at 29.03.2019

	ISIN	%
ISHARES MSCI EMERGING MARKETS	US4642872349	3,03
MICROSOFT	US5949181045	2,51
TENCENT HOLDINGS	KYG875721634	2,38
ALPHABET	US02079K3059	2,25
ALIBABA	US01609W1027	2,11
APPLE	US0378331005	2,02
ING GROEP	NL0011821202	1,92
ISHARES MSCI JAPAN	US4643468226	1,91
AMAZON	US0231351067	1,90
PING AN INSURANCE GROUP	CNE1000003X6	1,87

## ISIN

SI0021401136

Net asset value (NAV)

€6,72

Total Net Assets (EUR)

29.272.658 €

Initial charge

max. 3 %

Redemption fee

0%

Management fee

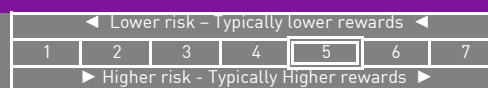
2,25%

Inception date

10.10.2008

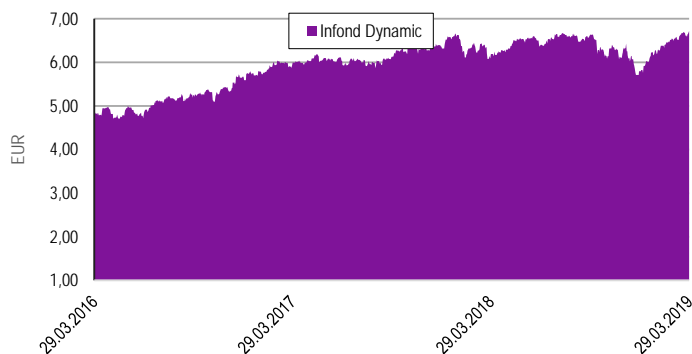
## Fund overview as at 29.03.2019

## Synthetic Risk Reward Indicator

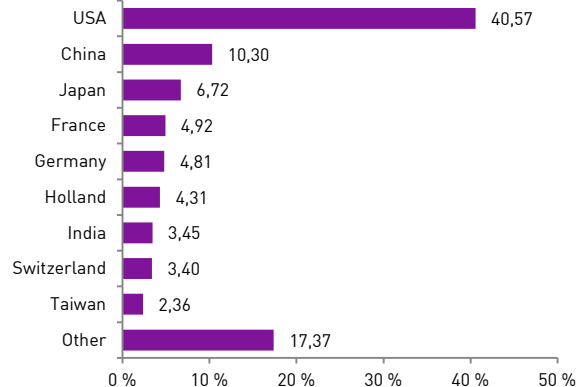


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

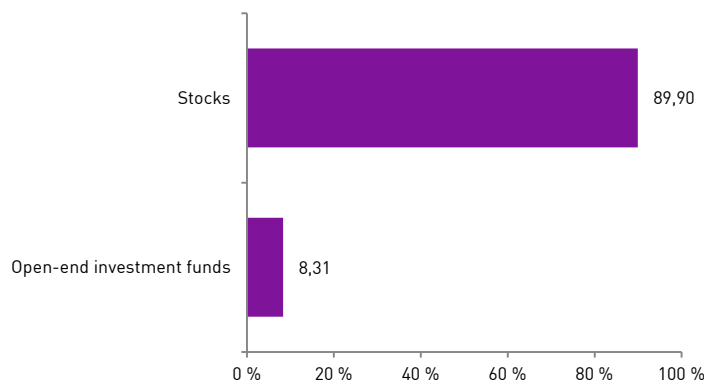
## Fund performance



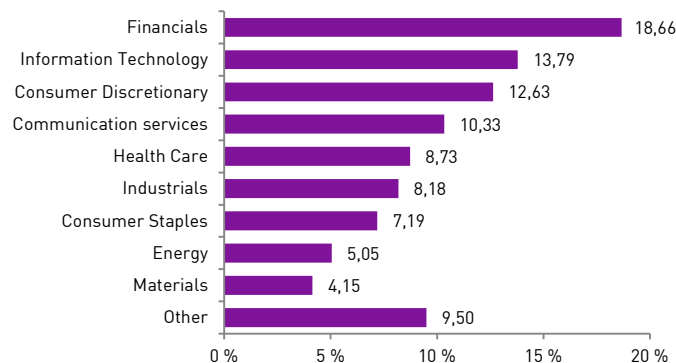
## Geographic allocation



## 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

**+7,07%**

PERFORMANCE - 3 YR

**+15,79%**

PERFORMANCE - 5 YR

**-4,58%**

Infond Umbrella Fund

# Infond Energy, equity subfund

## Investment policy

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

## Suitable for

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

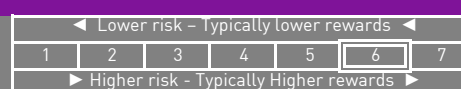
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
ROYAL DUTCH SHELL	GB00B03MLX29	8,60
CHEVRON	US1667641005	8,42
EXXON MOBIL	US30231G1022	6,58
TOTAL	FR0000120271	5,52
KINDER MORGAN	US49456B1017	4,72
CONOCO PHILLIPS	US20825C1045	4,35
BP PLC	GB0007980591	4,34
PIONEER NATURAL RESOURCES	US7237871071	3,97
EOG RESOURCES	US26875P1012	3,87
CHENIERE ENERGY	US16411R2085	3,34

## Fund overview as at 29.03.2019

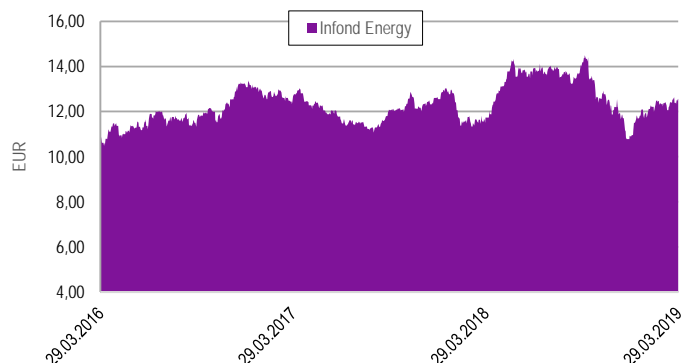
ISIN	SI0021400500
Net asset value (NAV)	€12,56
Total Net Assets (EUR)	5.467.400 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	03.10.2005

## Synthetic Risk Reward Indicator

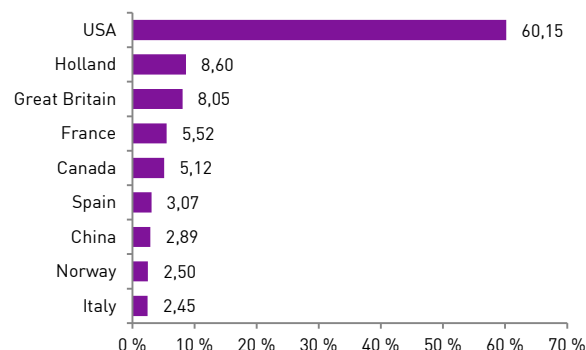


Funds of the category 6 were highly volatile in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

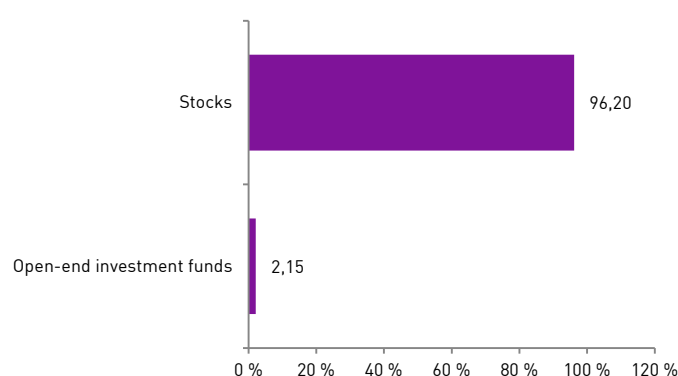
## Fund performance



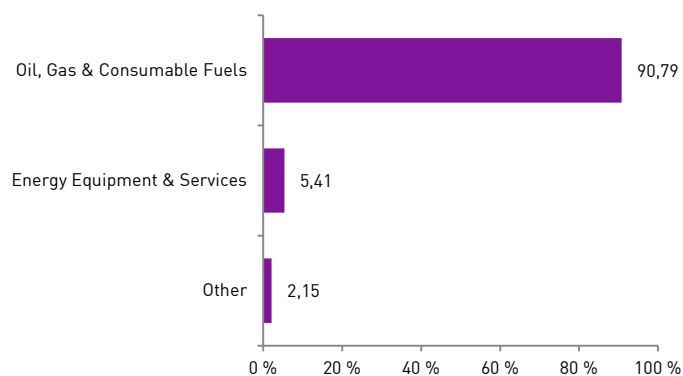
## Geographic allocation



## Asset allocation



## Sector allocation


**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

**+2,35%**

PERFORMANCE - 3 YR

**+17,77%**

PERFORMANCE - 5 YR

**+12,54%**

Infond Umbrella Fund

# Infond Europe, equity subfund

## Investment policy

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

## Suitable for

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

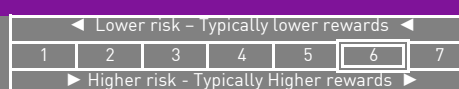
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
ISHARES MSCI ITALY	US4643468309	3,38
NOVARTIS	CH0012005267	2,97
DEUTSCHE POST	DE0005552004	2,88
ROCHE HOLDING	CH0012032048	2,75
ISHARES MSCI SPAIN	US4642867646	2,62
BP PLC	GB0007980591	2,43
SANOFI	FR0000120578	2,41
AXA	FR0000120628	2,34
ROYAL DUTCH SHELL	GB00B03MLX29	2,30
ING GROEP	NL0011821202	2,27

## Fund overview as at 29.03.2019

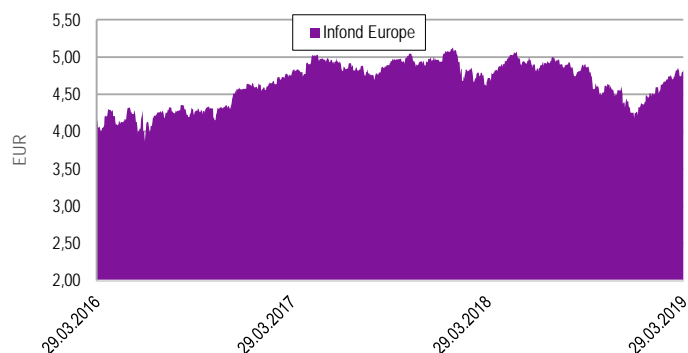
ISIN	SI0021400492
Net asset value (NAV)	€4,83
Total Net Assets (EUR)	13.405.266 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	15.11.2004

## Synthetic Risk Reward Indicator

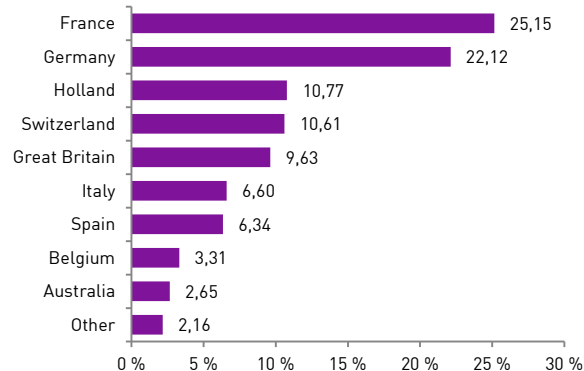


Sub-funds of the category 6 experienced high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

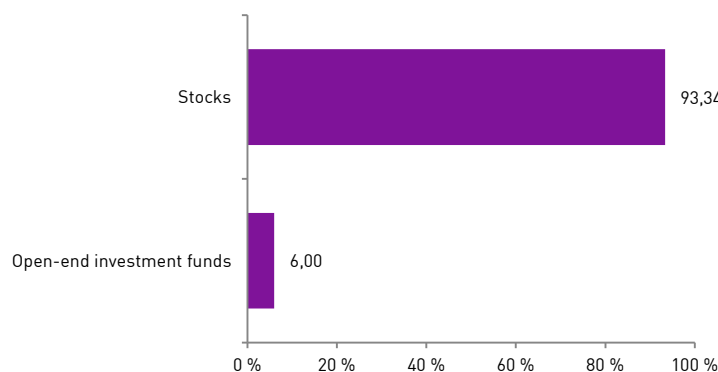
## Fund performance



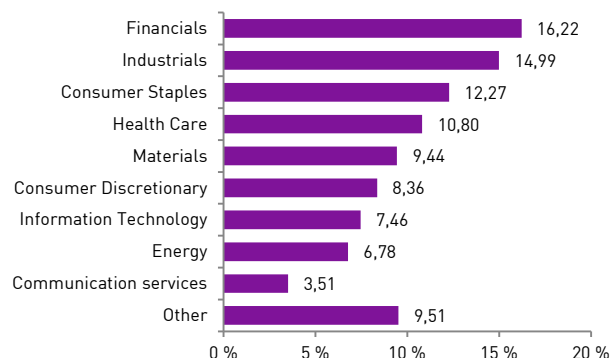
## Geographic allocation



## 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

**-2,33%**

PERFORMANCE - 3 YR

**+24,10%**

PERFORMANCE - 5 YR

**+19,52%**

Infond Umbrella Fund

# Infond Financials, equity subfund

## Investment policy

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

## Suitable for

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

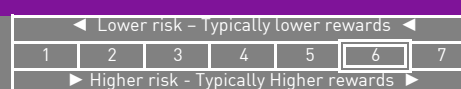
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
AMERICAN EXPRESS	US0258161092	3,80
PING AN INSURANCE GROUP	CNE1000003X6	3,67
BANK OF AMERICA	US0605051046	3,02
BERKSHIRE HATHAWAY	US0846707026	3,00
AIA	HK0000069689	2,97
PROGRESSIVE CORPORATION	US7433151039	2,87
S&P GLOBAL	US78409V1044	2,51
MITSUBISHI UFJ FINANCIAL	JP3902900004	2,47
JPMORGAN CHASE	US46625H1005	2,31
DEUTSCHE BOERSE	DE0005810055	2,30

## Fund overview as at 29.03.2019

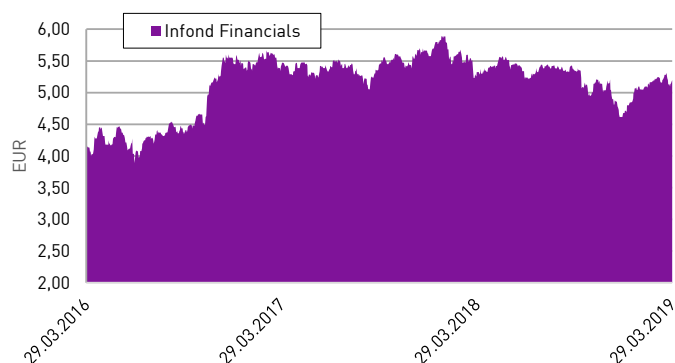
ISIN	SI0021401169
Net asset value (NAV)	€5,20
Total Net Assets (EUR)	895.297 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	02.11.2007

## Synthetic Risk Reward Indicator

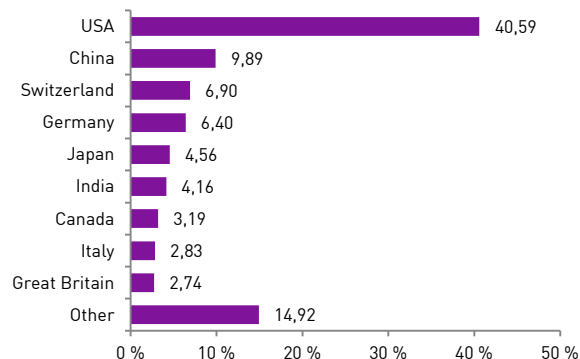


Sub-funds of the category 6 had high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

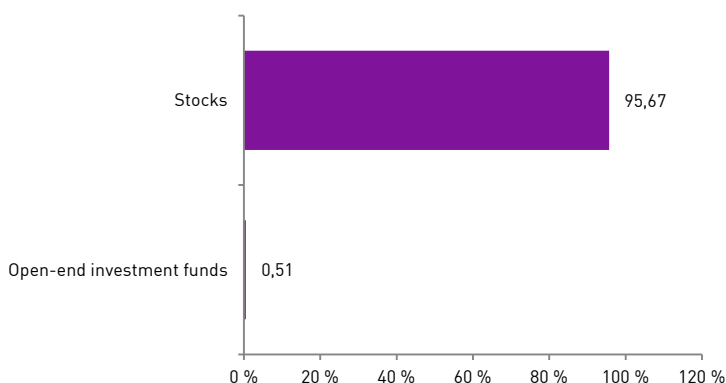
## Fund performance



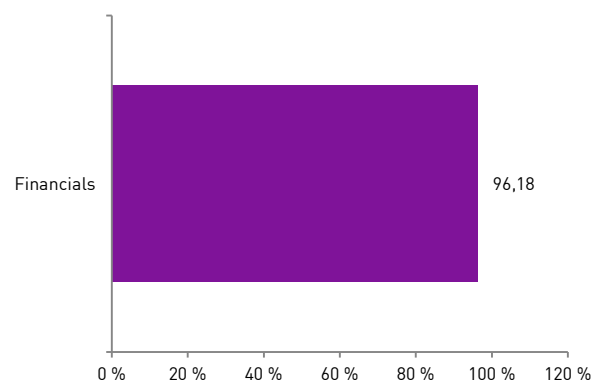
## Geographic allocation



## Asset allocation



## Sector allocation


**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

**-1,43%**

PERFORMANCE - 3 YR

**+14,28%**

PERFORMANCE - 5 YR

**+7,68%**

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 29.03.2019

	ISIN	%
NASPERS	ZAE000015889	4,00
MERCADOLIBRE	US58733R1023	3,92
ALLIANCE GLOBAL GROUP	PHY003341054	3,85
SK HYNIX	KR7000660001	3,78
PT BANK CENTRAL ASIA	ID1000109507	3,76
LG CHEM	KR7051910008	3,42
BANCOLOMBIA	US05968L1026	2,95
COMPANIA CERVECERIAS UNIDAS	US2044291043	2,84
SAMSUNG	US7960508882	2,84
INDUSTRIAS BACHOCO	MX01BA1D0003	2,83

## ISIN

SI0021401433

Net asset value (NAV)

€14,15

Total Net Assets (EUR)

4.615.097 €

Initial charge

max. 5 %

Redemption fee

0%

Management fee

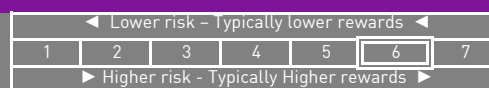
2,25%

Inception date

16.07.2011

## Fund overview as at 29.03.2019

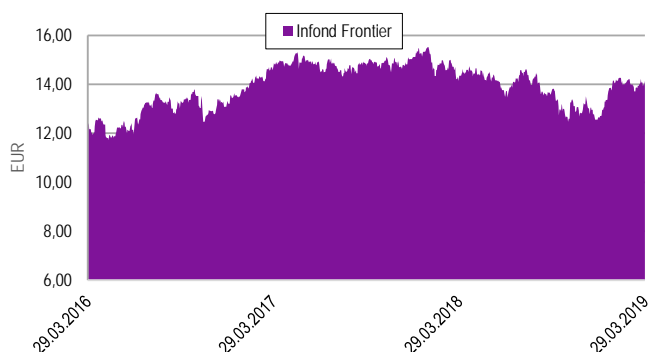
## Synthetic Risk Reward Indicator



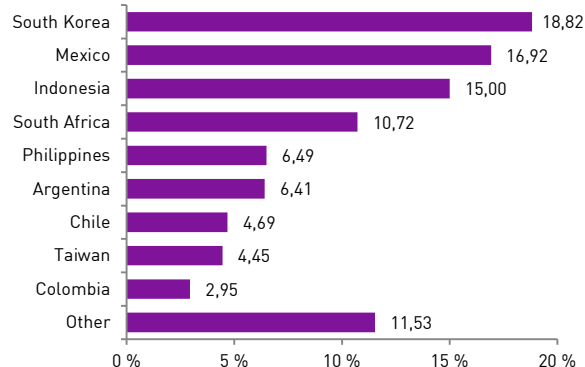
The risk category was calculated using historical volatility data, based upon the methods set by European Union rules. The calculation of the risk and reward profile is based on historical data that cannot be used as a reliable indicator for the future risk profile of this fund. Volatility is influenced 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 6. The Fund has been classified in the category 6 as it invests in equities and is in a higher category as the values of those investments have experienced higher rate of change in the past.

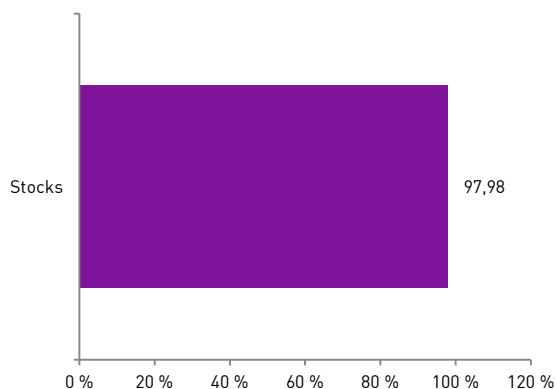
## Fund performance



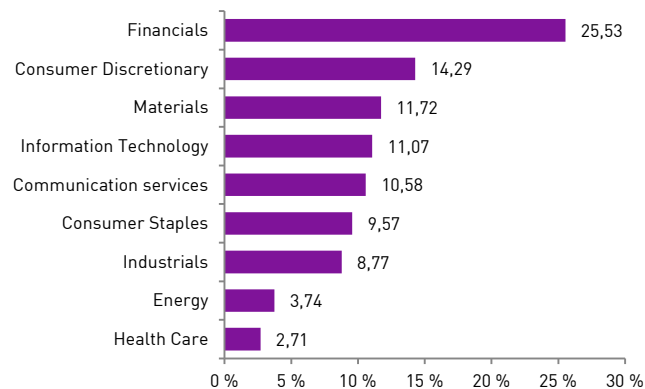
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
Investment Funds

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

Ulica Vita Kraigherja 5, SI-2000 Maribor

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PERFORMANCE - 1 YR

**+3,64%**

PERFORMANCE - 3 YR

**+20,13%**

PERFORMANCE - 5 YR

**+35,01%**

Infond Umbrella Fund

# Infond Global Flex, mixed flexible subfund

## Investment policy

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

## Suitable for

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

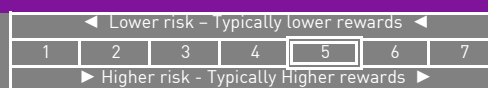
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
BKS - DEPOZIT	-	5,34
HIT	SI0031200239	4,45
ISHARES MSCI EMERGING MARKETS	US4642872349	3,27
GEN-I - GEN07	SI0032502138	2,67
LYXOR ETF JAPAN	FR0010245514	2,66
ISHARES MSCI JAPAN	US4643468226	2,60
NOVARTIS	CH0012005267	2,49
SDH - SOS3	SI0002103529	2,18
MONDELEZ INTERNATIONAL	US6092071058	1,90
ING GROEP	NL0011821202	1,84

## Fund overview as at 29.03.2019

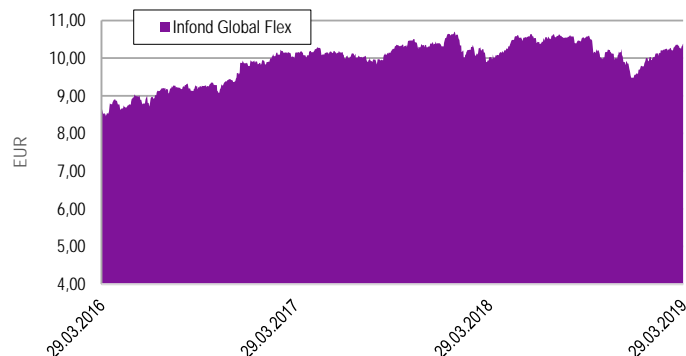
ISIN	SI0021401128
Net asset value (NAV)	€10,39
Total Net Assets (EUR)	18.712.181 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,00%
Inception date	26.09.2008

## Synthetic Risk Reward Indicator

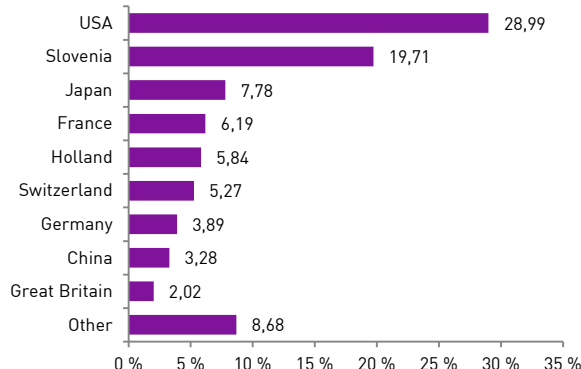


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.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

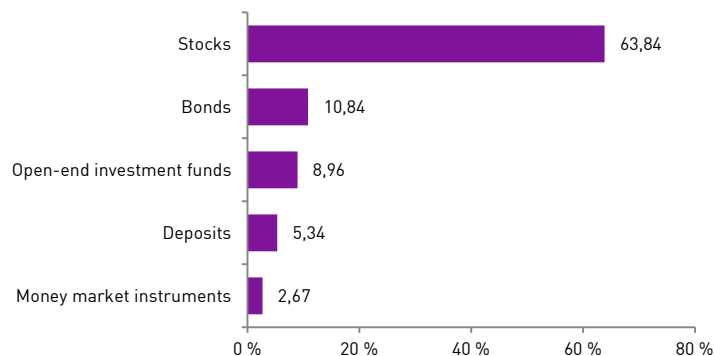
## Fund performance



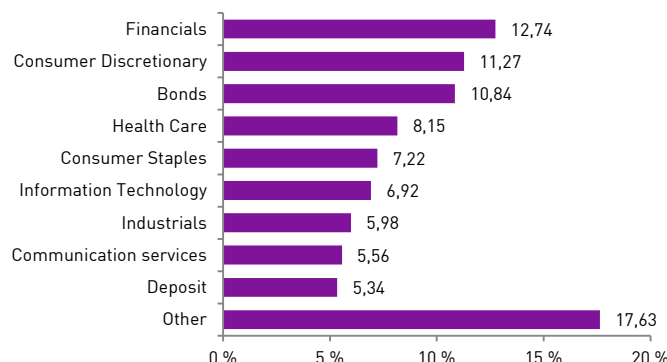
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+22,83%**

PERFORMANCE - 3 YR

**+23,29%**

PERFORMANCE - 5 YR

**+59,18%**

Infond Umbrella Fund

# Infond Life, equity subfund

## Investment policy

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

## Suitable for

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

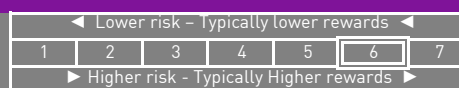
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
MERCK & CO	US58933Y1055	5,31
JOHNSON&JOHNSON	US4781601046	5,20
ROCHE HOLDING	CH0012032048	5,18
PFIZER	US7170811035	4,78
UNITEDHEALTH	US91324P1021	4,57
NOVARTIS	CH0012005267	4,16
ABBOTT LABORATORIES	US0028241000	3,88
THERMO FISHER SCIENTIFIC	US8835561023	3,27
MEDTRONIC	IE00BTN1Y115	3,19
ASTRAZENECA	GB0009895292	2,73

## Fund overview as at 29.03.2019

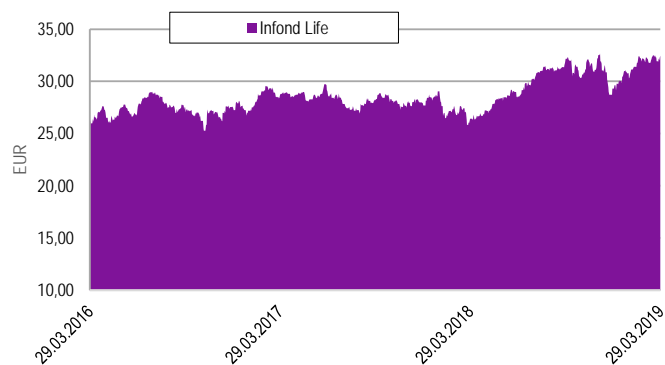
ISIN	SI0021400526
Net asset value (NAV)	€32,47
Total Net Assets (EUR)	25.541.047 €
Initial charge	max. 5 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

## Synthetic Risk Reward Indicator

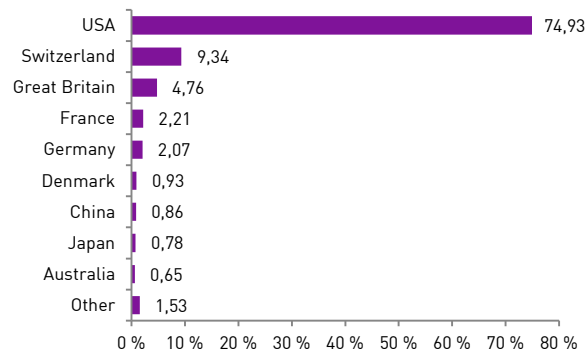


Sub-funds of the category 6 had high volatility. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

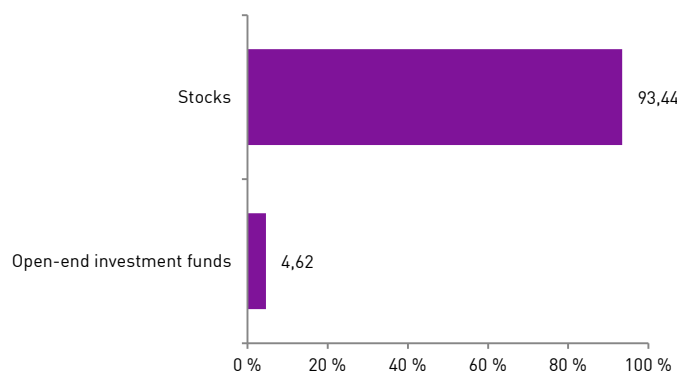
## Fund performance



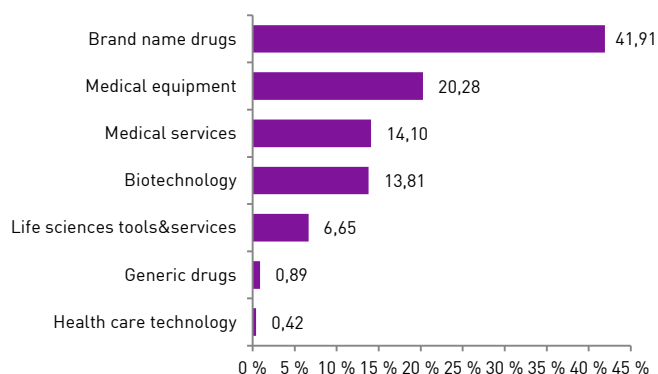
## Geographic allocation



## Asset allocation



## Sector allocation


**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+11,38%**

PERFORMANCE - 3 YR

**+33,29%**

PERFORMANCE - 5 YR

**+69,33%**

Infond Umbrella Fund

# Infond Select, developed market equity subfund

## Investment policy

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

## Suitable for

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

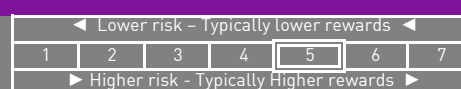
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
BERKSHIRE HATHAWAY	US0846707026	9,13
MICROSOFT	US5949181045	6,12
ALPHABET	US02079K3059	6,11
THE WALT DISNEY COMPANY	US2546871060	5,19
APPLE	US0378331005	4,93
ING GROEP	NL0011821202	4,72
AMAZON	US0231351067	4,62
DIAGEO	GB0002374006	4,53
BOOKING HOLDINGS	US09857L1089	3,96
FACEBOOK	US30303M1027	3,90

## Fund overview as at 29.03.2019

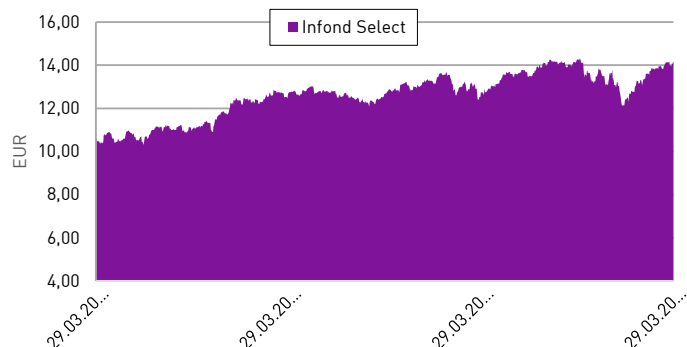
ISIN	SI0021400344
Net asset value (NAV)	€14,18
Total Net Assets (EUR)	1.371.152 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	01.08.2007

## Synthetic Risk Reward Indicator

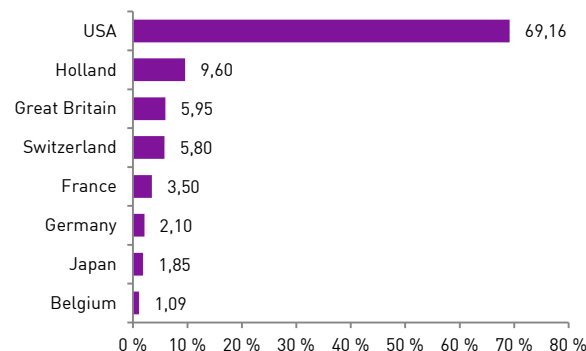


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

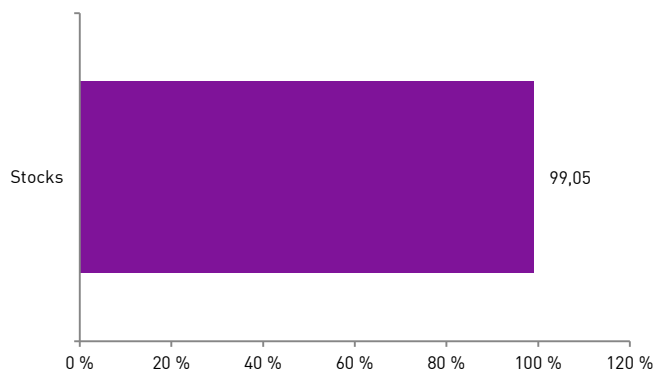
## Fund performance



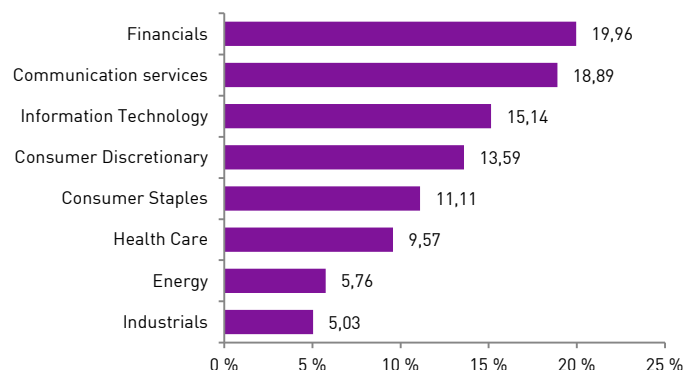
## Geographic allocation



## Asset allocation



## Sector allocation


**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**-0,27%**

PERFORMANCE - 3 YR

**-0,63%**

PERFORMANCE - 5 YR

**-0,43%**

Infond Umbrella Fund

# Infond ShortTerm Bond - Euro, bond subfund

## Investment policy

Infond ShortTerm Bond - Euro invests a min. of 80 % of its net assets in bonds, bond funds and debt securities with average modified duration of portfolio between 1 and 3 years.

## Suitable for

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

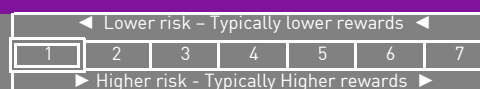
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
BKS - DEPOZIT	-	6,89
GEN-I - GEN07	SI0032502138	3,82
SPDR BLOOMBERG BARCLAYS 1-3 EURO GOVERNME	IE00B6YX5F63	3,21
KINGDOM OF SPAIN - SGLT	ES0L01906145	2,68
REPUBLIC OF PORTUGAL - PORTB	PTPBT5GE0034	2,68
RABOBANK - RABOBK 4.75	XS0304159576	2,55
BTPS 5.5 09/01/23	IT0004801541	2,55
HELLENIC REPUBLIC - GGB 4.375	GR0114029540	2,54
REPUBLIC OF CROATIA - CROATI 3.875	XS1028953989	2,54

## Fund overview as at 29.03.2019

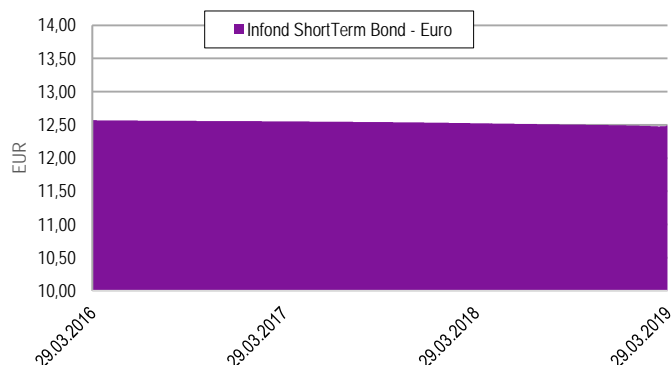
ISIN	SI0021401532
Net asset value (NAV)	€12,49
Total Net Assets (EUR)	13.063.545 €
Initial charge	max. 1,5 %
Redemption fee	0%
Management fee	0,40%
Inception date	16.10.2013

## Synthetic Risk Reward Indicator

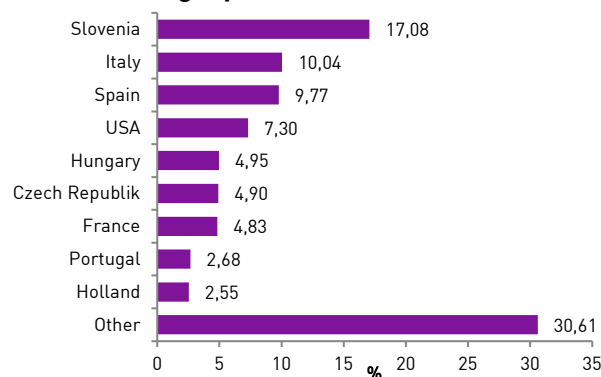


Funds of the category 1 had low volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 1 may be exposed to lower price fluctuations.

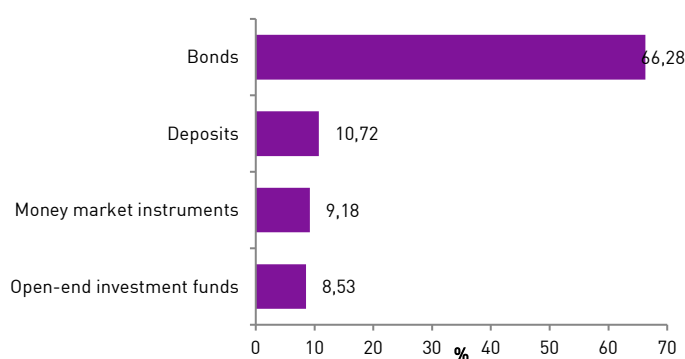
## Fund performance



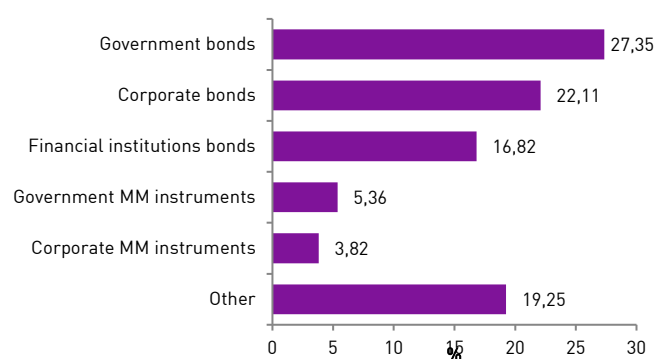
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+7,96%**

PERFORMANCE - 3 YR

**+21,25%**

PERFORMANCE - 5 YR

**+42,50%**

Infond Umbrella Fund

# Infond Smart Quality, developed market equity subfund

## Investment policy

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

## Suitable for

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

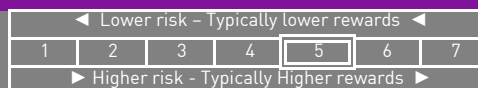
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
KLA - TENCOR	US4824801009	2,88
GARMIN	CH0114405324	2,87
PAYCHEX	US7043261079	2,76
BEST BUY	US0865161014	2,74
HENNES&MAURITZ	SE0000106270	2,73
BROADCOM	US11135F1012	2,72
FASTENAL	US3119001044	2,72
3M	US88579Y1010	2,63
OMINCOM	US6819191064	2,60
ALTRIA GROUP	US02209S1033	2,56

## Fund overview as at 29.03.2019

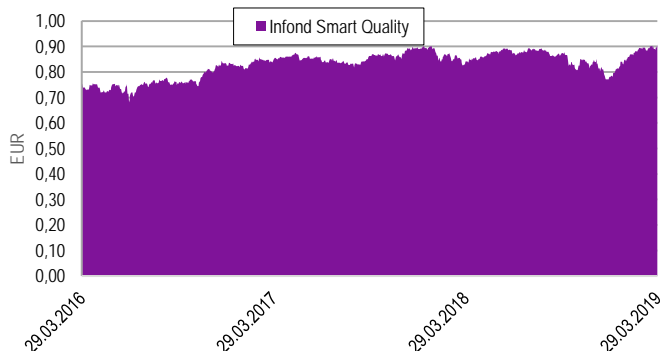
ISIN	SI0021400039
Net asset value (NAV)	€0,91
Total Net Assets (EUR)	14.749.818 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	09.11.2006

## Synthetic Risk Reward Indicator

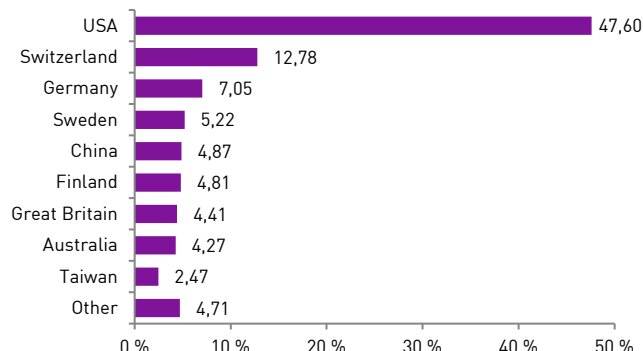


Sub-funds of the category 5 had medium to high volatility in the past. Volatility shows how much has the asset value per unit fluctuated upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.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

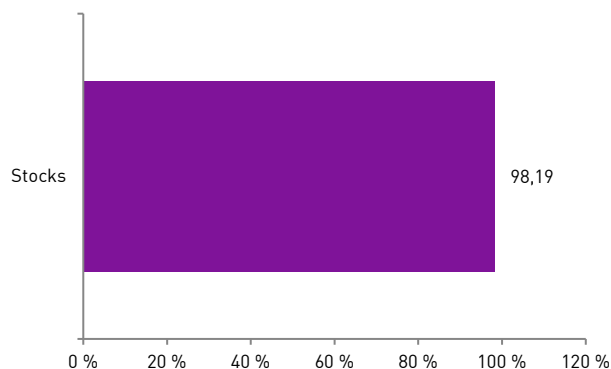
## Fund performance



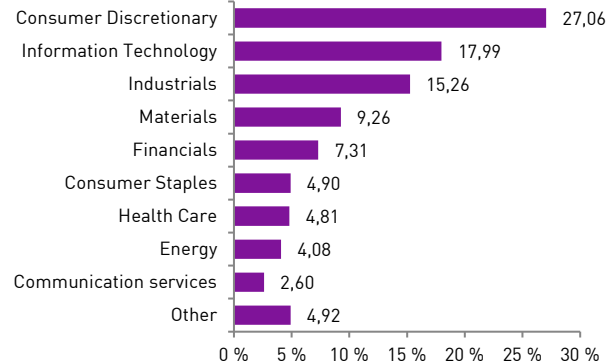
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+20,58%**

PERFORMANCE - 3 YR

**+83,64%**

PERFORMANCE - 5 YR

**+160,67%**

Infond Umbrella Fund

# Infond Technology, equity subfund

## Investment policy

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

## Suitable for

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

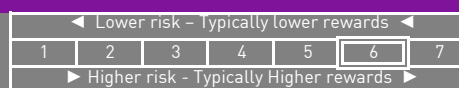
## TOP 10 Holdings as at 29.03.2019

	ISIN	%
SERVICENOW	US81762P1021	8,87
SALESFORCE.COM	US79466L3024	8,67
MICROSOFT	US5949181045	8,65
APPLE	US0378331005	7,10
ADOBE SYSTEMS	US00724F1012	4,52
AMAZON	US0231351067	4,37
MASTERCARD	US57636Q1040	4,26
VISA INC-CLASS A SHARES	US92826C8394	3,95
ACCENTURE	IE00B4BNMY34	3,09
ANALOG DEVICES	US0326541051	3,06

## Fund overview as at 29.03.2019

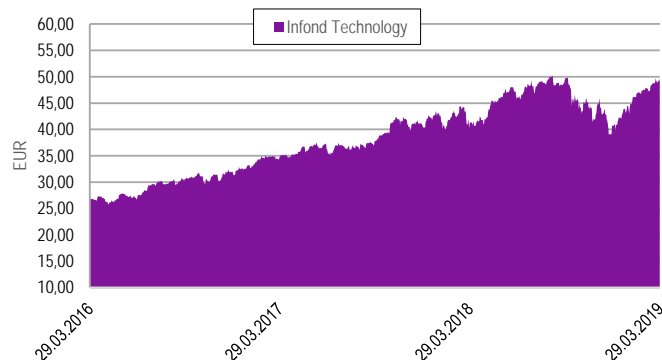
ISIN	SI0021400914
Net asset value (NAV)	€49,77
Total Net Assets (EUR)	38.836.901 €
Initial charge	max. 3%
Redemption fee	0%
Management fee	2,25%
Inception date	01.10.2007

## Synthetic Risk Reward Indicator

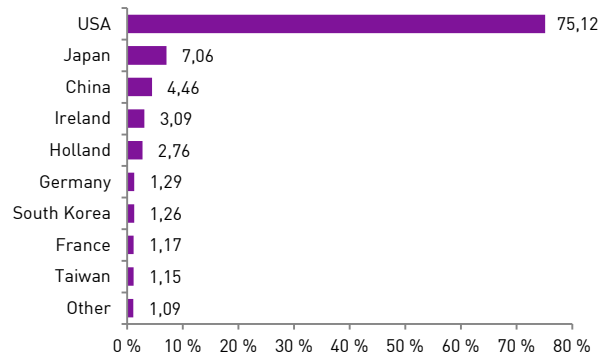


Sub-funds of the category 6 showed high volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 6 may be exposed to high price fluctuations.

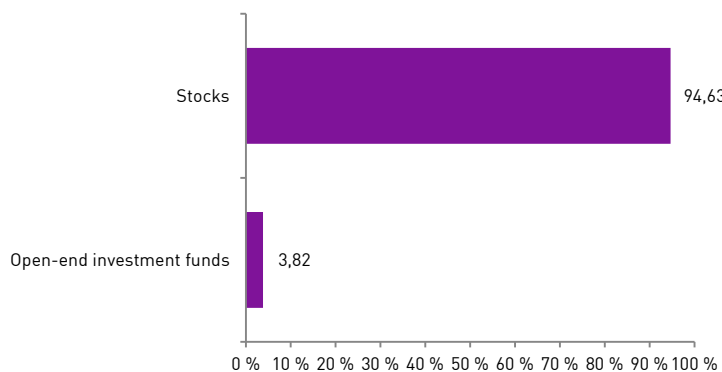
## Fund performance



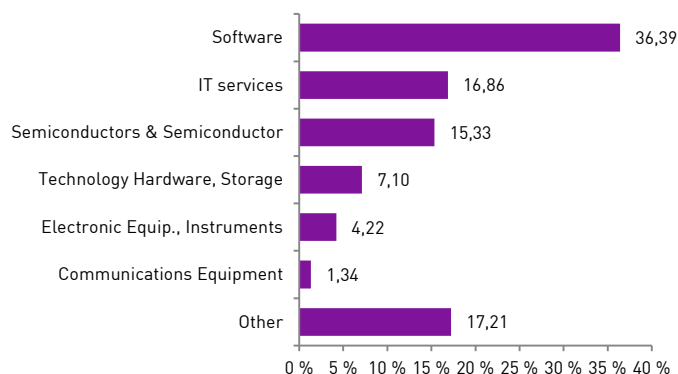
## Geographic allocation



## Asset allocation



## Sector allocation



**Infond**  
Investment Funds

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PERFORMANCE - 1 YR

**+18,17%**

PERFORMANCE - 3 YR

**+38,09%**

PERFORMANCE - 5 YR

**+75,13%**

Infond Umbrella Fund

# Infond USA, equity subfund

**Investment policy**

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

**Suitable for**

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

**TOP 10 Holdings as at 29.03.2019**

	ISIN	%
SALESFORCE.COM	US79466L3024	4,34
MICROSOFT	US5949181045	3,90
ALPHABET	US02079K3059	3,61
AMAZON	US0231351067	3,23
APPLE	US0378331005	3,02
MASTERCARD	US57636Q1040	2,46
ANTHEM	US0367521038	2,08
ABBOTT LABORATORIES	US0028241000	2,03
FACEBOOK	US30303M1027	1,83
BOOKING HOLDINGS	US09857L1089	1,81

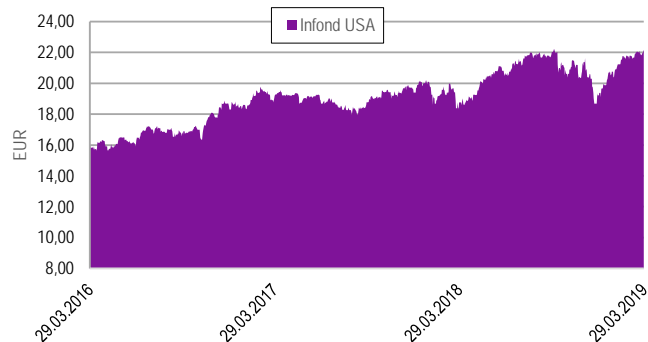
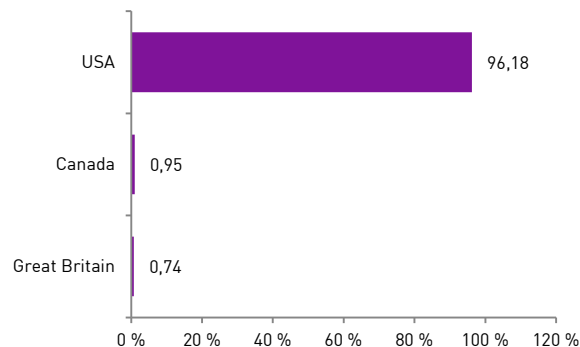
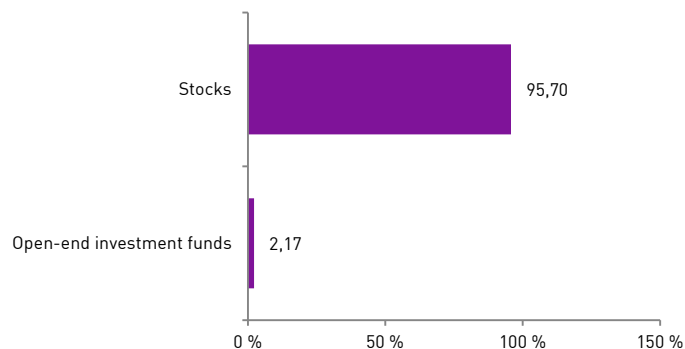
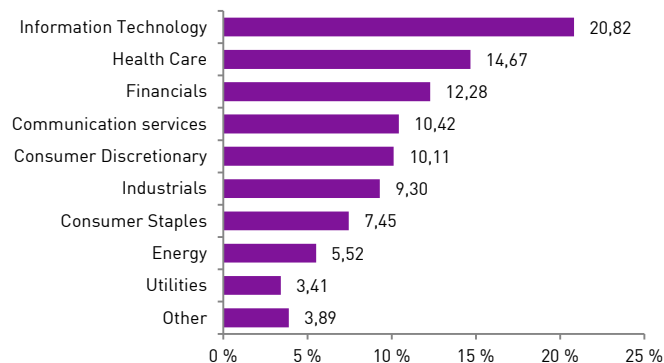
**Fund overview as at 29.03.2019**

ISIN	SI0021400534
Net asset value (NAV)	€22,16
Total Net Assets (EUR)	10.301.081 €
Initial charge	max. 3 %
Redemption fee	0%
Management fee	2,25%
Inception date	04.06.2007

**Synthetic Risk Reward Indicator**

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

Sub-funds of the category 5 showed medium to high volatility in the past. Volatility shows how much did the asset value per unit fluctuate upwards and downwards in the past. Considering the historical data on volatility, the sub-fund's asset units of category 5 may be exposed to medium to high price fluctuations.

**Fund performance****Geographic allocation****Asset allocation****Sector allocation**
**Infond**  
Investment Funds

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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](http://www.infond.si)). Calculation of performance excludes initial fees (max. 5%) and redemption fees (max. 3%). Individual costs such as fees, commissions and other charges have not been included in this document and would have an adverse impact on returns if they were included. It should be noted that past performance is not a reliable indicator of the future performance of a fund. Prices of shares and the income from them may fall as well as rise and investors may not get back the amount originally invested. Information on the Risk-Reward Profile (from 1 to 7) is available on webpage [www.infond.si](http://www.infond.si). Further information on taxation can be found in the full sales prospectus. The units issued under this fund may only be offered for purchase or sold in jurisdictions in which such offer or sale is permitted. The investors may receive additional and more detailed information related to the operations and about the units for sub-funds at the Management company of the fund: 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](http://www.infond.si). Our languages of communication are German and English.