



Mutual Funds

managed by
3K INVESTMENT PARTNERS

PROSPECTUS

January 2022

3K INVESTMENT PARTNERS Mutual Fund Management Co. Single Member S.A.

(GCR No. 1003501000, Ministry of Economy Decision No. K2-7642/15.10.1990)

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UCITS DO NOT OFFER GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE ONES

This prospectus was prepared in accordance with Law 4099/2012 and the relevant Hellenic Capital Market Commission decisions.

We would like to inform you that by means of Hellenic Capital Market Commission Decision No. 233/09-01-2015, read in conjunction with Ministry of Development Decision No. 8165/23-01-2015, entered in the General Commercial Register on 23/01/2015 under entry No. 296427, the company's corporate name was changed from **ING Mutual Fund Management Co. S.A.** to **3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT Co. S.A.**, trading as **3K INVESTMENT PARTNERS**, and pursuant to Decision No. 554/06-12-2019 of the Company's Board of Directors, the phrase "Single Member" was added to its name. The Company's other particulars (Tax Reg. No., GCR No., registered offices and other legal information) remain unchanged. If you require more information or clarifications please phone the Company during normal business hours on 210-7419800.

This Prospectus and the annexes attached hereto contain all the information needed by investors to join the mutual funds managed by 3K Investment Partners.

The regulations of the mutual funds managed by 3K Investment Partners are attached to this Prospectus and form an integral part hereof.

This Prospectus, the last published annual report and/or the last published half-yearly report and the Key Investor Information forms for the mutual funds managed by 3K Investment Partners are available on the Company's website (www.3kip.gr) and are distributed free of charge (in Greek) upon request at the Company's registered offices (3K Investment Partners Single-Person Mutual Fund Management Co. S.A., 25-27-29 Karneadou St., Athens, Greece GR-10675) and by associates of NN Hellas Life Insurance Co. S.A. who are certified to sell mutual funds, and units in other distribution networks are available in the countries where units of mutual funds are available.

Any information or statements not contained in this Prospectus and the mutual fund regulations which are an integral part hereof, are not binding on the Company.

This Prospectus is not an offer or exhortation to make investments where the persons making such an offer or exhortation are not authorised to do so.

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General description

3K Investment Partners Mutual Fund Management Co. Single Member S.A. (hereinafter the Company), which manages the mutual funds referred to in this Prospectus, is a mutual fund management company whose sole purpose is to manage mutual funds and is governed by Law 4099/2012, as in force. The duties of custodian of the mutual funds managed by the Company are performed by the **PIRAEUS BANK S.A.** (4 Amerikis St., Athens, Greece)

All mutual funds referred to in this Prospectus are available in Greece.

The units in the 3K BALANCED FUND, 3K DOMESTIC EQUITY FUND, 3K INTERNATIONAL INCOME FUND, 3K GREEK VALUE DOMESTIC EQUITY FUND and NN HELLAS BOND FUND are also available to investors in the Republic of Cyprus. In order to ensure that unitholders located in the Republic receive payments and can redeem units in mutual funds, the credit institution with the corporate name AstroBank (Cyprus) LTD whose registered offices are in the Republic of Cyprus at 1 Spyrou Kyprianou Ave., 1065 Nicosia.

Before applying to join a mutual fund, we recommend that you carefully read the Key Investor Information Document, this Prospectus and the mutual fund regulations which form an integral part hereof, and take into account the last annual or half-yearly report for the mutual funds. The mutual fund regulations are attached to and form an integral part of this Prospectus. Copies of these documents are available on the website of 3K Investment Partners (www.3kip.gr) and at the Company's offices and at local branches of the sales network of NN Hellas Life Insurance Co. S.A., as well as from local branches of other sales networks in Greece and the Republic of Cyprus: Application forms can only be submitted in accordance with the terms, conditions and procedures outlined in this Prospectus.

The Company declares that it has not taken any of the steps specified by the Investment Company Act of 1940, amendments to it, and the Transferable Securities Act of 1933, and amendments to it, or any other transferable securities legislation, to register the Company or the mutual funds it manages with the US Securities and Exchange Commission. Consequently, this document cannot be imported into, transmitted or distributed in the USA or in its territories or acquisitions or be served on any US Person (permanent residents of the USA, companies or cooperatives in the USA or any other legal entities which have been established in accordance with the laws of the USA or are governed by them).

The Company declares that unitholder data and particulars collected when they join the Funds may, where appropriate, be transmitted to the competent officials at the Ministry of Finance and/or the competent authority of another Member State and exchanged with the competent tax authorities of another state or states where unitholders have their tax residence, in accordance with the provisions of Law 4378/2016 or any applicable legislation in the other state, as appropriate, applicable OECD regulations and transnational agreements on the exchange of information in the tax sector, including the transnational agreement between Greece and the USA on Foreign Account Tax Compliance (FATCA). Note that the information and data collected which may be transmitted in accordance with the above, in the context of automatic information exchanges shall be kept and stored by the Company and/or persons participating in the network via which units in the Funds are sold in a secure environment, solely and exclusively for the purpose for which it was intended, namely proper annual transmission to the competent authority, and shall be retained for the time period required to achieve that objective, and in all events, in accordance with the provisions on statute-barring and limitation contained in the applicable tax laws.

PERSONAL DATA

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The Company processes personal data (hereinafter referred to as "Personal Data") of the unitholders of Mutual Funds and other persons relating to holdings in Mutual Funds (hereinafter referred to collectively as "Data Subjects") which have been submitted or will be submitted by the Data Subjects themselves or their legal representatives or third parties (whether natural or legal person) or public bodies or which come from publicly accessible sources and/or files, where that data are needed for the purpose of data processing.

The purposes for which the Company processes data are as follows:

- a) to facilitate, support and monitor unitholders' holding in Mutual Funds, based on the participation, redemption and redemption/re-investment application forms they submit.
- b) to register, record and archive all manner of orders, applications and requests from unitholders of the Company provided in writing, electronically or by phone, in the context of their participation in Mutual Funds.
- c) in the context of Mutual Fund management, to fulfil the Company's obligations deriving from the legislative and regulatory framework applicable from time to time, and to comply with decisions of the competent supervisory, administrative, public and judicial/prosecution authorities and services.
- d) to satisfy all manner of requests addressed to the Company by unitholders and to examine complaints from unitholders and
- e) to send messages in hard copy and electronic format from the Company to unitholders for advertising/marketing purposes, where they have first given the Company specific consent for that.

As a Data Processor, the Company takes all necessary measures to comply at all times with the provisions of the General Data Protection Regulation (Reg. (EU) 2016/679, hereinafter the "GDPR") and the relevant legislation applicable in Greece.

Given that the Personal Data which the company processes is only limited to that strictly needed to achieve the processing purposes, any refusal by investors to provide the Company with such data will mean they are unable to acquire holdings in Mutual Funds.

The recipients of the personal data of the Data Subjects may include:

- i) any credit institution which performs the duties of custodian/sub-custodian, the intermediaries/sub-intermediaries appointed in each case to distribute units in the Mutual Funds, and third parties - providers to whom the Company has outsourced under contract its functions in the context of the managing the Mutual Funds.
- ii) third parties to whom the Company has assigned in whole or in part the performance of personal data processing functions on its behalf, to better facilitate the management of Mutual Funds, and compliance with the legislative and regulatory framework applicable from time to time.
- iii) third parties with whom the Company collaborates in carrying on its activities to perform its obligations in the context of managing Mutual Funds.
- iv) any person to whom transmission of data is required under the applicable legislative and regulatory framework or on the basis of an administrative decision and
- v) the supervisory authorities competent for inspection and operation of Mutual Funds and in general any public, administrative, supervisory, judicial, prosecution or other authority and/or service when performing its lawful duties.

Personal Data can only be transmitted to third countries or international organisations where an adequate level of protection is ensured by the third country or international organisation. If that is not so, the Company may transfer personal data to a third country or international organisation *only* under the strict conditions set out in the GDPR.

The personal data of Company clients is subject to processing, and is held and stored by the Company in a secure environment solely and exclusively for the purposes intended and only for such time as is needed to achieve those purposes, subject to more specific provisions of the applicable legislation. In all events, the personal data of clients is held for

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20 years from termination of the contractual relationship between the Company and the unitholder in any manner or from total redemption of all units in the Mutual Funds by the unitholder. Those time limits do not apply in the case of litigation, in which case the data retention periods extends until an irrevocable court judgment is handed down.

Data subjects have the following rights: a) the right to information and access to their data, b) the right to rectification of their data, c) the right to erase their data, d) the right to restrict the processing of their data, e) the right to data portability to another controller and f) the right to object to the processing of their data. In addition, Data Subjects may withdraw any consent for the processing of their data that has been given to the Company and raise any other issue relating to their Personal Data with the Hellenic Data Protection Authority (1- 3 Kifissias Ave., Athens/ contact@dpa.gr) and submit complaints to it.

Requests from Data Subjects about their personal data and requests to exercise their rights must be submitted to the Company's Data Protection Officer at the email address dpo@3kip.gr or in writing to the Company's offices at 25-29 Karneadou St., Athens GR-10675, marked for the attention of the Data Protection Officer.

The Company has appointed a Data Protection Officer whose contact details are as follows: dpo@3kip.gr.

Detailed information about how the Company processes the Personal Data of investors in Mutual Funds and in particular about the type of personal data processed, the legality and purpose of processing, the persons to whom data can be sent, the method and duration for which it is retained, and their rights as data subjects is available free of charge at the Company's registered offices (25-29 Karneadou St., Athens GR-10675), at branches in the Mutual Fund distribution network and on the Company's website www.3kip.gr, where one can find the Company documents entitled "DATA PROCESSING NOTICE" and "PRIVACY POLICY", in their most current version. Those documents may be unilaterally amended by the Company at its unfettered discretion, and will be immediately posted in their most current version to the Company's website after any updates are made.

Upon acquiring units in Mutual Funds, unitholders (as Data Subjects) acknowledge that prior to the submission of their application to join the Mutual Funds, they were given an info-sheet by the Company about how the Company processes their personal data (which was sent to them and is available on the Company's website), whose terms they have been apprised of, understand, accept and which constitute an integral part of the Mutual Fund application form they submitted.

Definitions

Transferable securities	<p>a) Shares/equities in companies and other securities equivalent to shares in companies.</p> <p>b) Bonds and other forms of securitised debt, as defined in a decision of the Hellenic Capital Market Commission.</p> <p>c) Any other negotiable securities which carry the right to acquire any such transferable securities by subscription or exchange, apart from the techniques and instruments referred to in Article 60 of Law 4099/2012.</p>
Money market instruments	Instruments of adequate liquidity normally traded on the money market and have a value which can be accurately determined at any time. Money market instruments may be specified in detail in a decision of the Hellenic Capital Market Commission.
Custodian	<p>The credit institution whose registered offices are in Greece or in another Member State and which carries on activities via a branch in Greece, to which the duties referred to in Article 36 have been assigned, and which is subject to the provisions of Articles 36 to 38 of Law 4099/2012.</p> <p>PIRAEUS BANK S.A. has been appointed as the custodian for the mutual funds managed by 3K Investment Partners.</p>
Paying Bank	The credit institution with the corporate name AstroBank (Cyprus) LTD whose registered offices are in the Republic of Cyprus at 1 Spyrou Kyprianou Ave., 1065 Nicosia, which has assumed the duties of Paying Bank under a contract with the Manager in the context of selling mutual fund units in the Republic.
Manager	The company whose main activity is to manage UCITS in the form of mutual funds and/or investment companies and which may also provide the services cited in Article 12(2) of Law 4099/2012.
Mutual Fund Management Co. S.A. (Manager)	The management company which has obtained an authorisation for Greece in accordance with the provisions of Law 4099/2012.
Manager's home Member State	The Member State in which the Manager's registered offices are located.
Manager's host Member State	The Member State (other than the home Member State) in which the Manager has a branch or provides services under the freedom to provide services.
UCITS	UCITS means Undertakings for Collective Investment in Transferable Securities which are subject to Law 4099/2012 and may be in the form of a Mutual Fund or a Investment Company with Variable Capital.
UCITS Home Member State	The Member State in which the UCITS has obtained an establishment or operating license in accordance with Article 5 of Directive 2009/65/EC.
UCITS Host Member State	The Member State (other than the home Member State) in which units in the UCITS are sold.

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Supervisory Authority	The Hellenic Capital Market Commission – Supervisory Authority’s website: http://www.hcmc.gr/
Close links	The links defined in Article 3(f)(i) of Law 4099/2012.
Qualifying holding	A direct or indirect holding in a management company which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of the management company in which that holding subsists.
Parent undertaking	A parent undertaking within the meaning of Articles 52(2) Codified Law 4548/2018, as in force and Article 32 (2) Law 4308/2014, as in force.
Subsidiary	A subsidiary undertaking within the meaning of Articles 52(2) Codified Law 4548/2018, as in force and Article 32 (2) Law 4308/2014, as in force. Any subsidiary of a subsidiary is also considered to be a subsidiary of the parent undertaking, which is at the head of those undertakings.
Equity	Equity as defined in Article 13(2) et seq. of Law 4099/2012 and the relevant Hellenic Capital Market Commission decisions.
The Company	<p>3K Investment Partners, which is a single member mutual fund management company incorporated in accordance with Law 1969/1991 and operating in accordance with Law 4099/2012 as in force.</p> <p>3K Investment Partners is entered in the General Commercial Registry held by the relevant department of the Ministry of Development and has obtained General Commercial Register No. 1003501000 (ex Companies Register No. 22671/06/B/90/27). It meets all the conditions laid down in Law 4099/2012 for incorporating and running a mutual fund management company.</p>
Mutual Funds	<p>The mutual fund is a pool of assets comprised of transferable securities, money market instruments and cash, whose individual assets belong indivisibly to more than one unitholder. The Mutual Fund is not a legal entity and its unitholders will be represented both in and out of court in their legal relations arising from management of the fund and their rights to its assets by the Company. Mutual fund unitholders are not liable for the acts or omissions of the Company or the custodian when those parties are discharging their duties.</p> <p>The mutual funds managed by the Company are referred to in section 2 of this Prospectus and are described in detail in section 3 hereof.</p> <p>Every mutual fund managed by the Company implements its own investment policy and can be distinguished by its specific investment objectives.</p>
Investment objectives and	The investment policy implemented by each mutual fund is outlined in detail in the regulations and in summary

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policy	<p>form in section 4.6 below. Investment objectives and risks for each mutual fund.</p> <p>The Company believes that the investment policy adopted for each mutual fund allows the mutual funds to achieve the preferred objectives without it being in a position to guarantee this.</p> <p>Every mutual fund can invest in a wide range of transferable securities and/or money market instruments as defined in Law 4099/2012 and outlined in section 2 of this Prospectus.</p> <p>The Hellenic Capital Market Commission may regulate details or technical issues relating to the implementation of these investment policies by a decision.</p>
Company shares	<p>The shares in 3K Investment Partners are only issued as registered shares.</p>

1 The Management Company/Manager

1.1 General

The company with the corporate name 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT CO. SINGLE MEMBER S.A., trading as 3K Investment Partners (hereinafter the Company) is a mutual fund management company whose exclusive purpose is to manage mutual funds, which has been incorporated on the basis of Law 1969/1991 and operates in accordance with the provisions of Law 4099/2012 as in force.

The company was initially incorporated with the corporate name NATIONALE NEDERLANDEN Mutual Fund Management Co. S.A. following Hellenic Capital Market Commission Decision No. 49/25.07.1990 read in conjunction with Ministry of Commerce & Trade Decision No. K2-7642/15.10.1990 (Government Gazette 3842/18.10.1990). On 15.10.1990 it was entered in the Companies Register held by the Ministry of Commerce & Trade and received Companies Register No. 22671/06/B/90/27.

By means of Hellenic Capital Market Commission Decision No. 22/386/10.12.2002, read in conjunction with Ministry of Development Decision published in Government Gazette issue No. 921/3.2.2003 the corporate name was changed to ING PIRAEUS MUTUAL FUND MANAGEMENT Co. S.A., trading as ING PIRAEUS MFMC.

Decision No. K2-7973/30.6.2005 of the Deputy Minister of Development approved the merger of the companies ING PIRAEUS MUTUAL FUND MANAGEMENT CO. S.A. and ING PIRAEUS INVESTMENT FIRM S.A. with the latter being absorbed by the former.

Lastly, by means of Hellenic Capital Market Commission Decision No. 397/21.6.2006, read in conjunction with a Ministry of Development Decision No. K2-9532/29.6.2006 the corporate name of the company was changed to ING MUTUAL FUND MANAGEMENT Co. S.A., trading as ING MFMC.

Pursuant to Ministry of Development, Competitiveness, Infrastructure, Transport & Networks Decision No. K5-182.12/12-02-2013 the Company was assigned General Commercial Register No. 1003501000.

Hellenic Capital Market Commission Decision No. 233/9.1.2015 read in conjunction with Decision No. 8165/23.1.2015 of the Ministry of Development, which was entered in the General Commercial Register on 23.1.2015 (Entry No. 296427), changed the company's corporate name 3K INVESTMENT PARTNERS Mutual Fund Management Co. S.A., trading as 3K INVESTMENT PARTNERS.

Lastly, Decision No. 554/06.12.2019 of the Company's Board of Directors inserted the phrase "Single Member" into the Company's corporate name which in accordance with Article 6(3) of Law 4548/2018 was changed to "3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT CO. SINGLE MEMBER S.A."

The Company's operating term has been set at 100 years from the date of incorporation.

The Company's registered offices are at 25-27-29 Karneadou St., Athens.

1.1.1 Board of Directors

The line-up of the Company's Board of Directors is shown in the table below:

Georgios Koufopoulos	Chairman and CEO
Gerasimos Vasileiou	Vice Chairman, Executive Member

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Theodoros Lizardos	Vice Chairman, Executive Member
Anna Margariti	Executive Member and Deputy CEO
Nikolaos Kampanis	Non-executive member

1.1.2 Company executives/responsibilities

Georgios Koufopoulos	CEO & Chief Investment Officer
Anna Margariti	Deputy CEO
Gerasimos Vasileiou	Chief Financial Officer
Theodoros Lizardos	Sales Support, Marketing & PDM Manager
Panagiotis Karachristos	Chief Operations Officer, Head of Corporate Development & IT
Panagiotis Mitropoulos	Chief Direct Sales Officer
Eleni Hilari	Regulatory Compliance & Risk Management Officer
Katerina Mantziara	Internal Auditor

The members of the Company's Board of Directors and the said executives do not engage in activities outside of the Company.

1.1.3 UCITS Investment Committee

Name	Capacity
Georgios Koufopoulos	President
Anna Margariti	Member
Anna Maria Afthinou	Member
Konstantinos Fotinopoulos	Member
Dimitrios Giannoulis	Member

1.1.4 Retail Client Portfolios Investment Committee

Name	Capacity
Georgios Koufopoulos	President
Anna Margariti	Member
Anna Maria Afthinou	Member
Konstantinos Fotinopoulos	Member
Panagiotis Mitropoulos	Member
Dimitrios Giannoulis	Member

1.1.5 Certified Auditors

The duties of certified auditors of the mutual funds managed by the Company have been assigned to

ERNST & YOUNG (HELLAS) S.A. Certified Public Accountants

1.1.6 S

Shareholders

The sole shareholder in the Company is **3K Investments Company S.A.**

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1.1.7 Share capital line-up

The Company's share capital stands at € 1,455,198.00 paid up in cash in full. The Company's total equity on 31.12.2020 stood at € 3,029,224.54.

Shares in the Company are registered and are not traded on a regulated market within the meaning of Article 4(21) of Law 4514/2018.

1.1.8 Mutual Fund Management

1. The Company's objects are:

a) to manage UCITS approved pursuant to Directive 2009/65/EC in accordance with the provisions of Article 12 of Law 4099/2012 and also to undertake management of other collective investment undertakings not covered by Directive 2009/65/EC, in accordance with the provisions of Article 6(2)(b) of Law 4209/2013 and

b) investment portfolio management, including those portfolios which belong to pension organisations, based on orders provided by clients on a discretionary basis, and for each Client individually, where the portfolios include one or more of the financial instruments listed in Part C of Annex I of Law 4514/2018.

2. The Company also provides the following ancillary services:

a) Investment advice for one or more financial instruments mentioned in Part C of Annex I of Law 4514/2018.

b) safekeeping and administration of units of collective investment undertakings and

c) receiving and transmission of orders in financial instruments.

In reference to the mutual funds which the Company manages, which constitute UCITS within the meaning of Directive 2009/65/EC, management activities include the following functions:

⇒ investment management.

⇒ mutual fund management: legal services, accounting services for the mutual funds, customer service, mutual fund asset valuation and computation of the value of units (including any tax burdens), checking compliance with regulatory provisions, maintaining the register of unitholders, income distribution, issuing and redeeming mutual fund units, handling documents and dispatching forms and certificates, record-keeping, and

⇒ advertising mutual funds and marketing their units.

When managing the mutual funds, the Company makes investments in transferable securities and/or other liquid money market instruments as described and specified in Law 4099/2012. When implementing the mutual funds' investment policy, the Company always acts in such a way that the investment risks are spread and unitholders benefit from the results generated by managing the assets of mutual funds.

The Company enables investors to choose between the six mutual funds it manages. Each mutual fund has its own investment objective and its own investment policy.

For each mutual fund, investments are made in a diversified portfolio of transferable securities and/or other liquid money market instruments as defined and described in Law 4099/2012 and as specified in more detail in this Prospectus and the annexes to it.

The Company keeps records for each mutual fund in which it registers all information about assets and liabilities. The investment policy and objectives of each Mutual Fund are described in detail in section 4 of this Prospectus. The Company is obliged to act at all

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times within the limits of the investment objectives and investment policy applicable to each fund.

The Company is entitled to decide at any time to undertake the management of new mutual funds. If it does so, the prospectus will be updated and amended accordingly to include detailed information and data about the new mutual funds.

This prospectus relates to the following mutual funds managed by the Company:

3K BALANCED FUND

(name change approved by Hellenic Capital Market Commission Decision No.235/4.2.2015) Established on 17.3.2006 and granted Hellenic Capital Market Commission authorisation No. 29/634/8.2.2006 (Government Gazette 264/2.3.2006).

When the mutual fund was originally set up it was known as the ING PIRAEUS BALANCED DOMESTIC FUND. On 2.3.2006 it was renamed the ING DOMESTIC BALANCED FUND (Hellenic Capital Market Commission Decision No. 29/634/8.2.2006, Government Gazette 264/2.3.2006) and then again on 11.7.2011

(Decision No. 108/11.7.2011 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries) ING BALANCED FUND.

3K DOMESTIC EQUITY FUND

(name change approved by Hellenic Capital Market Commission Decision No.235/4.2.2015) Established on 17.3.2006 and granted Hellenic Capital Market Commission authorisation No. 29/634/8.2.2006 (Government Gazette 264/2.3.2006).

When the mutual fund was originally set up it was known as the ING PIRAEUS DOMESTIC EQUITY FUND. On 2.3.2006 it was renamed the ING DOMESTIC EQUITY FUND (Hellenic Capital Market Commission Decision No. 29/634/8.2.2006, Government Gazette 264/2.3.2006).

3K INTERNATIONAL INCOME BOND FUND

(name change approved by Hellenic Capital Market Commission Decision No.235/4.2.2015) Established on 17.3.2006 and granted Hellenic Capital Market Commission authorisation No. 29/634/8.2.2006 (Government Gazette 264/2.3.2006).

When the mutual fund was originally set up it was known as the ING PIRAEUS DOMESTIC MONEY MARKET FUND. On 2.3.2006 it was renamed the ING DOMESTIC MONEY MARKET FUND (Hellenic Capital Market Commission Decision No. 29/634/8.2.2006, Government Gazette 264/2.3.2006) and then on 11.7.2011 was renamed the ING EUROPEAN SHORT-TERM MONEY MARKET FUND (Hellenic Capital Market Commission Head of the Capital Market Intermediaries Directorate Decision No. 108/11.7.2011). On 22.2.2019 (pursuant to approval Decision No. 310 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries) its investment policy was amended.

3K GREEK VALUE DOMESTIC EQUITY FUND

Established on 26.5.2015 and granted authorisation No. 240/13.5.2015 by the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries

NN HELLAS EQUITY FUND

Established on 13.7.2017 and granted authorisation No. 268/21.6.2017 by the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries

NN HELLAS BOND FUND

Established on 13.7.2017 and granted authorisation No. 268/21.6.2017 by the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries

3K GLOBAL EQUITY FUND

Established on 3.1.2022 and granted authorisation No. 398/14.12.2021 by the Hellenic Capital Market Commission Head of the Capital Market Intermediaries Directorate

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1.1.9 Unitholder relations

Customer service for unitholders of the mutual funds who acquire units via the NN Hellas Life Insurance Co. S.A. network of certified mutual fund retailers has been assigned to NN Hellas Life Insurance Co. S.A. A helpline (801100200300) and face-to-face service is operated by the Customer Contact Centre of NN Hellas Insurance Co. S.A. for mutual fund clients, which follows the opening hours and public holidays followed by that company.

Unitholders who have acquired units via other distribution networks which collaborate with 3K Investment Partners can receive customer service via those networks.

Irrespective of the network they acquired units through, all unitholders can contact 3K Investment Partners' Customer Service Department on 210-7419890 or at the email info@3kip.gr

1.1.10 Company remuneration policy in accordance with the provisions of Article 76(2) of Law 4099/2012.

1) The objective of the remuneration policy which the Company has adopted and implemented is to promote the rational, efficient management of risks, discourage the assumption of excessive risks, and risks incompatible with the risk profile, regulations of mutual funds which the Company manages and not prevent the Company from acting in the interests of the mutual funds it manages. The Company's remuneration policy has been prepared based on the provisions of the current legislative and regulatory framework governing mutual fund management companies in Greece. Taking into account internal organisation, the nature, extent and complexity of the Company's operations and in compliance with Article 23b(3) of Law 4099/2012, the Company has not set up a Remuneration Committee.

2) The Company's Remuneration Policy includes fixed and variable components, both in relation to salaries and optional pension benefits and applies to the following categories of Company executives/employees:

- The members of the Board of Directors;
- Senior management executives;
- The Regulatory Compliance Officer;
- The Risk Management Officer;
- The Internal Auditor;
- Mutual Fund Managers;
- Private portfolio managers and
- Any Company employee who receives overall pay which puts him on the same pay scale as senior management and persons who assume risks, whose professional activities have a material impact on the Company's risk profile or the private portfolios or mutual funds it manages.
- Any Company employee whose professional activities have a material impact on the Company's risk profile or the private portfolios or mutual funds it manages.

3) The Company's Remuneration Policy (which includes among other things a detailed description of how pay and benefits are calculated, and the identity of the persons responsible for providing them) is available on the Company's website at www.3kip.gr and printed copies are available free of charge upon request at the Company's offices in Athens Greece (25-29 Karneadou St.) and at locations where the Fund is sold, and may be obtained during business hours on working days.

1.2 Custodian

1.2.1 General

The duties of custodian of the mutual funds managed by the Company are performed by the bank/credit institution by the corporate name PIRAEUS BANK S.A. whose registered offices are in Athens at 4 Amerikis St. on the basis of a written agreement with the Company.

1.2.2 Duties of the Custodian

The custodian of the mutual fund which the Company manages performs the duties and has the obligations specified in Article 36 of Law 4099/2012, and the relevant agreement which has been signed with the Company. Those duties include, among other things, the obligation to safekeep the assets of mutual funds, cash monitoring, reviewing the legality of company decision, and compliance with the obligation to provide information to the Company and the Hellenic Capital Market Commission.

In the context of performing its duties and obligations the custodian is obliged to act in a honourable and lawful manner, with professionalism, independence and in the exclusive interests of each mutual fund and its unitholders.

The custodian must not take steps in relation to the mutual funds or the manager which could cause conflicts of interest between the fund, its unitholders, the manager and itself, unless it has functionally and hierarchically divided the execution of its duties as custodian from other duties it has which could cause conflicts of interest, under the strict condition that it has identified, managed, monitored and suitably notified potential conflicts of interest which arise to unitholders in the fund and the manager.

1.2.3 Functions delegated to third parties

The custodian may not delegate the functions specified in Article 36(4) and (5) of Law 4099/2012 to third parties. However, the fund asset safekeeping function specified in Article 36(6) of Law 4099/2012 may be delegated to third parties provided the following conditions are met: a) the duties are not delegated to avoid complying with the requirements of Law 4099/2012, b) the custodian can demonstrate that there was an objective reason for such delegation and c) the custodian has demonstrated due skill, care and diligence when selecting and appointing any third party to whom it intends to delegate its duties, and continues to demonstrate due skill, care and diligence when periodically re-examining and constantly checking any third party - provider, and the arrangements which the latter has made in relation to the duties delegated to it. Delegation of fund asset safekeeping in accordance with the above is governed by Article 36a of Law 4099/2012.

In exercise of that right the custodian has signed written agreements delegating the safekeeping of foreign securities to the following foreign custodians:

Euro Clear Bank SA, based in Brussels.

BNP Paribas Securities Services, based in France.

1.2.4 Liability of the Custodian

The custodian is liable in accordance with Law 4099/2012 to the mutual funds and their unitholders for loss by it or a third party to whom custodianship has been delegated of the financial instruments placed in its custody in accordance with Article 36(6)(a) of Law 4099/2012. The Custodian's liability cannot be excluded or limited under contract and is not affected by any delegation done pursuant to Article 36a of Law 4099/2012.

2 Risk management, management methods and derivative financial instruments

The Management Company uses risk management procedures that allow it to check and calculate the risks from positions it has taken and their impact on the portfolio's overall risk exposure.

The Management Company also ensures that the overall risk to which the mutual fund portfolio is exposed does not exceed its net assets. Risk exposure is calculated based on the current value of the underlying assets, counterparty risk, future market movements and the time available to liquidate exposure.

The company prepares an investment table with the average percentage structure of the mutual fund net assets it manages for every calendar quarter. The investment table is made available to investors at the Company's offices and is submitted to the Hellenic Capital Market Commission within 10 days from the end of the calendar quarter along with a detailed table of mutual fund investments on the last day of the reference quarter. Within that same deadline the Company is obliged to post the investment tables on its website on the internet.

The Manager actively manages the Mutual Funds. The method for choosing the transferable securities and money market instruments in which the mutual funds invest is the result of evaluating factors based on analyses of the financial data of companies in whose securities the funds might invest and the macroeconomic figures depending on the purpose of the fund, and the use of risk-return optimisation models developed by the company using modern portfolio management theory.

Whether it is seeking to effectively management the mutual fund portfolio or to hedge risks to the mutual fund portfolio, the management company can use transferable securities-based methods and techniques. Under no circumstances will those operations cause the mutual fund to diverge from its investment objectives laid down in the regulations or the prospectus.

Within the context of its investment policy, and in line with its regulations and the relevant provisions of Law 4099/2012 a mutual fund may invest in derivative financial instruments where exposure to risk from the derivative financial instrument coupled with risk exposure from the investment in transferable securities and money market instruments from the same issuer does not cumulatively exceed the investment thresholds specified in the provisions of Article 61 of Law 4099/2012, this prospectus and the mutual fund regulations, and in accordance with the applicable regulatory provisions issued by the Hellenic Capital Market Commission from time to time.

When a transferable security or money market instrument embeds a derivative financial instrument, the latter must be taken into account when computing the investment thresholds.

When the mutual fund invests in derivative financial instruments whose underlying security is an index, those investments are not taken into account in computing the investment thresholds laid down in the provisions of Article 61 of Law 4099/2012.

The method the management company uses to measure risks and to compute the overall exposure to risk the mutual fund portfolios it manages face, is the **commitment approach**.

The management company announces to the Hellenic Capital Market Commission every quarter, in the manner which the latter specifies by a decision, the types of the derivative financial instruments, the underlying risks, quantitative limits and selected methods for

evaluating risks from transactions in derivative financial instruments for each mutual fund it manages.

Given that the Company (although it has such an option in the regulations of the funds it manages):

a) so far has not used, and does not intend in the near future to use, financial derivatives, techniques and methods associated with transferable securities, money market instruments and derivative financial instruments to effectively manage and/or hedge assets in the funds it manages and

b) so far has not entered into, and does not intend in the near future to enter into, transactions in over-the-counter derivatives, this prospectus does not include information and data specified by the applicable legislative and regulatory framework about the use or intention to use such techniques and means or entry into such transactions. However, where the Company does decide to use such techniques or means or enter into the said transactions, the prospectus for the funds will be amended to include the information required in accordance with the above.

2.1 Investments in the same group

Companies included in the same group for the purpose of consolidated accounts as defined in Directive 83/349/EEC, as in force, or by internationally acknowledged accounting rules, shall be treated as a single organisation. The mutual fund may not, cumulatively speaking, place more than 20% of its net assets in securities and money market instruments of companies in the same Group.

The Company is part of the 3K Investment Company Group.

Special reference is also made to the current state of investments in the context of that Group in the half-yearly and annual reports and in the quarterly investment tables.

2.2 Investments in non-Member States and public international organisations

Mutual fund prospectuses or any advertising, information publications or forms include a special clearly presented reference to the incorporation licence from the Hellenic Capital Market Commission and specify the States or public international organisations in whose securities the fund intends to invest or has invested more than **35%** of its net assets.

The following mutual funds can invest or have invested more than 35% of their net assets in transferable securities issued or guaranteed by Member States of the European Union or public international organisations in which at least 1 Member State of the European Union participates or by non-Member States as defined in the relevant decision of the Hellenic Capital Market Commission:

Mutual Funds	
1.	3K BALANCED FUND
2.	3K INTERNATIONAL INCOME BOND FUND
3.	NN HELLAS BOND FUND

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2.3 Investment objectives and risks for each mutual fund

2.3.1 3K BALANCED FUND

(Hellenic Capital Market Commission Executive Committee Decision No. 29/634/8.2.2006, Government Gazette 264/B/2.3.2006)

Units in the 3K BALANCED FUND are divided into two classes: An Institutional units class which is only available to institutional investors and a Retail units class which is available to all clients/investors without distinction. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects: (a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and (b) the management fee rate which is computed on their assets. Moreover, as far as charges imputable to the assets of the 3K BALANCED FUND are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of which they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The Mutual Fund aims to achieve the highest possible returns by managing a balanced, diversified portfolio of equities, debt securities (bonds/debentures) and money market instruments.

Since 1.12.2017 the Mutual Fund's benchmark has been the composite index: 50% Total Return Index/Athens Stock Exchange General Index

The administrator which provides the benchmark is entered in the register referred to in Article 36 of Regulation (EU) 2016/1011.

and

50% BEGCGA Index (Bloomberg Barclays Series – E Greece Govt All > 1Yr Bond Index).*

The benchmark and its administrator are no longer entered in the register held by ESMA pursuant to Article 36 of Regulation (EU) 2016/1011, but it continues to be possible to use that benchmark until 31.12.2023, as is clear from ESMA's public statement dated 09.03.2021 (ESMA 80-187-881 "Impact of Brexit on the BMR").

The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The mutual fund benchmark is only used for the purpose of comparison and to calculate the variable performance fee.

The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The Mutual Fund invests at least 10% of its net assets in equities and at least 10% in debt securities, but the maximum percentage that can be invested in equities or debt securities or deposits and money market instruments cannot exceed 65% of its assets.

The majority of the debt securities in the portfolio shall consist of debt securities issued or guaranteed by Member States of the European Union or public international organisations in which one or more of those Member States participate.

The Mutual Fund may also invest on a secondary basis in the units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS).

This Fund is considered to be a high investment risk since a major part of the portfolio is invested in equities which may present major fluctuations, but it is always possible to vary

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the investment in fixed yield instruments and money market instruments which allow for investment opportunities arising from interest rate changes to be utilised. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved by the mutual fund over the last 5 years.

The material risks associated with the mutual fund are as follows:

- Market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is high.
- Credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is low.
- The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate the units in the fund.

The Management Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the mutual fund may be exposed to. As a matter of principle, the mutual fund does not invest in derivative financial products and its portfolio has a suitable spread so that it is not directly affected by any fluctuations in the prices of transferable securities and so that it does not depend to a large extent on a specific issuer of securities.

The Mutual Fund is aimed at investors with a long-term investment horizon, looking to tie their investment into the performance and results of equities and bonds..

***Note:**

A) The mutual fund's investment objective was amended by Decision No. 232/30.12.2014 of the head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries.

B) Since 1.12.2016 the Mutual Fund's benchmark has been the composite index: 50% Total Return Index/Athens Stock Exchange General Index and 50% BEGCGA Index (Bloomberg Barclays Series – E Greece Govt All > 1Yr Bond Index) which replaced the previous index which applied from 1.1.2015 to 30.11.2017, which consisted of:

50% Total Return Index/Athens Stock Exchange General Index and 50% BGRE Index (Bloomberg Greece Sovereign Bond Index) which replaced the previous index comprised of: 50% Total Return Index/Athens Stock Exchange General Index and 50% Bofa Merrill Lynch Greece Government Index which was used from 1.7.2013 to 30.12.2014 and which replaced the previous benchmark which consisted of: 50% Total Return Index/Athens Stock Exchange General Index and 50% Merrill Lynch EMU Direct Governments 3-5 years which applied from 1.8.2011 to 30.6.2013. Before 1.8.2011 the mutual fund's benchmark was a composite index comprised 50% of the Athens Securities Exchange General Index and 50% of the Merrill Lynch Greece Bonds Index (G0GR).

2.3.2 3K DOMESTIC EQUITY FUND

(Hellenic Capital Market Commission Executive Committee Decision No. 29/634/8.2.2006, Government Gazette 264/B/2.3.2006)

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Units in the 3K DOMESTIC EQUITY FUND are divided into two classes: An Institutional units class which is only available to institutional investors and a Retail units class which is available to all clients/investors without distinction. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects: (a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and (b) the management fee rate which is computed on their assets. Moreover, as far as charges imputable to the assets of the 3K DOMESTIC EQUITY FUND are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The investment objective of the 3K Domestic Equity Fund is to achieve capital appreciation by investing primarily in equities of companies listed on the Athens Exchange (ATHEX). To achieve its objectives, the Mutual Fund invests at least 65% of its assets in equities on the Athens Exchange. To a lesser degree it may also invest part of its assets (up to 35%) in the equities of foreign companies in an endeavour to maximise its yield. It may also invest much smaller percentages in other transferable securities, money market instruments, fixed yield instruments, bank deposits and units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS).

Since 1.7.2013 the mutual fund's benchmark has been the Total Return Index/Athens Stock Exchange General Index. The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The mutual fund benchmark is only used for the purpose of comparison and to calculate the variable performance fee.*

The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The administrator which provides the benchmark is entered in the register referred to in Article 36 of Regulation (EU) 2016/1011.

The Fund is considered to have a high investment risk since the portfolio is primarily invested in equities which may fluctuate significantly. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved by the mutual fund over the last 5 years.

The material risks associated with the mutual fund are as follows:

- The market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is high, given that investments in the mutual fund are made in equities on the Athens Exchange and international exchanges which may record major fluctuations.
- The expected credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is low, because the mutual fund invests only slightly or not at all in debt securities.
- The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate the units in the fund.

The Management Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the mutual fund may be exposed to. As a matter of principle, the fund does not invest in derivative

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financial instruments except to hedge risk and it ensures that the fund's portfolio is suitably diversified and is not dependent to a large degree of one specific securities issuer.

The Mutual Fund is aimed at investors with a long-term investment horizon, looking to tie their investment into the performance and results of companies on the Athens Exchange.

***Note:**

A) The mutual fund's investment objective was amended by Decision No. 85/31.3.2011 of the head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries.

B) Since 1.7.2013 the mutual fund's benchmark has been the Total Return Index/Athens Stock Exchange General Index.

From 1.6.2011 to 30.6.2013 the benchmark was a composite index: 70% Total Return Index/Athens Stock Exchange General Index and 30% Stoxx Balkan 50 Index.

Before 1.6.2011 the mutual fund's benchmark was the Athens Stock Exchange General Index.

2.3.3 3K INTERNATIONAL INCOME BOND FUND

(Hellenic Capital Market Commission Executive Committee Decision No. 29/634/8.2.2006, Government Gazette 264/B/2.3.2006)

Units are divided into 4 classes: A Retail units class which is available to all clients/investors without distinction; a Dividend Retail units class, which is available to all client/investors who wish to receive a dividend in the context of their investment in those units; an Institutional units class, which is available exclusively to institutional investors; and a Dividend Institutional units class, which is available exclusively to institutional investors who wish to receive a dividend in the context of their investment in those units. Dividends are distributed by the Manager in accordance with the terms of Article 7 of the Regulation and under the conditions laid down in Article 86 of the Law. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects:

(a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and

(b) the management fee rate which is computed on their assets.

(c) the distribution of dividends. Moreover, as far as charges imputable to the assets of the fund in accordance with the regulations are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The Fund's investment objective is to generate income and achieve capital appreciation by primarily investing in debt securities traded in Greece and/or abroad. To achieve its objective the Fund invests at least 65% of its assets in debt securities (bonds) issued or guaranteed by Member States of the European Union or public international organisations in which one or more Member States participate or by companies established in a Member State of the European Union, which are traded on regulated markets in Greece or abroad. To a lesser extent the Fund may invest part of its assets in other transferable securities, money market instruments, derivatives, debt securities, bank deposits and units/shares in UCITS or other collective investment undertakings within the meaning of Article 59(1)(e) of the Law. The Fund's investment in equities may not exceed 10% of the Fund's net assets. The Fund may also, to a lesser degree, hold liquid cash assets. Note that the Fund is permitted to invest its entire assets in transferable securities and money market instruments from the same issue which are issued or guaranteed by the Greek State or

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other Member States of the European Union in accordance with the specific terms set out in its regulations.

The mutual fund's benchmark is the Euribor 12M+ 1%

The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark.

The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The fund is considered to have a moderate investment risk since the portfolio is primarily invested in debt securities whose prices may fluctuate to a high degree. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved by the mutual fund over the last 5 years.

The material risks associated with the mutual fund are as follows:

- The market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is medium, given that investments in the mutual fund are made in transferable securities which may record fluctuations.
- The credit risk (the risk of the issuer of transferable securities in which the mutual fund has invested being unable to discharge its obligations) is limited.
- The liquidity risk (the risk of being unable to liquidate the mutual fund's assets in good time at a fair price) is low.

The Management Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the mutual fund may be exposed to. As a matter of principle, the fund does not invest in derivative financial instruments and it ensures that the fund's portfolio is suitably diversified and is not dependent to a large degree of one specific securities issuer.

The fund is aimed at investors with a long-term investment horizon who wish to tie their investment into the performance of debt security markets.

NB:

- *Since 25.2.2019 the Mutual Fund's benchmark has been the Euribor 12M + 1% index.*
- *From 11.7.2011 to 22.2.2019 the benchmark was the EONIA Capitalization Index 7 Day.*
- *Before 11.7.2011 the Fund's benchmark was Euribor 2M Index.*

2.3.4 3K GREEK VALUE DOMESTIC EQUITY FUND

(Decision No. 240/13.05.2015 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries)

Units in the 3K GREEK VALUE DOMESTIC EQUITY FUND are divided into two classes: An Institutional units class which is only available to institutional investors and a Retail units class available to all clients/investors without distinction. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects:

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- (a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and
- (b) the management fee rate which is computed on their assets. Moreover, as far as charges imputable to the assets of the fund in accordance with the regulations are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The investment objective of the 3K GREEK VALUE DOMESTIC EQUITY FUND is to achieve capital appreciation by investing primarily in equities of companies listed on the Athens Exchange (ATHEX).

To achieve its objective the Fund invests at least 65% of its assets in equities listed on ATHEX. To a lesser degree it may also invest part of its assets in the equities of foreign companies in an endeavour to maximise its yield.

The Mutual Fund may also invest in lower cap, dynamically developing companies which over time may generate major added value.

Under its regulations, it may also invest much smaller percentages in other transferable securities, money market instruments, fixed yield instruments, bank deposits and units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS).

The mutual fund's benchmark has been the Total Return Index/Athens Stock Exchange General Index. The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The mutual fund benchmark is only used for the purpose of comparison and to calculate the variable performance fee.

The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The administrator which provides the benchmark is entered in the register referred to in Article 36 of Regulation (EU) 2016/1011.

The Fund is considered to have a high investment risk since the portfolio is primarily invested in equities which may fluctuate significantly. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved over the last 5 years.

The material risks associated with the mutual fund are as follows:

- The market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is high, given that investments in the mutual fund are made in equities on the Athens Exchange and international exchanges which may record major fluctuations.
- The expected credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is low, because the mutual fund invests only slightly or not at all in debt securities.
- The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate the units in the fund.

The Management Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the mutual fund may be exposed to. As a matter of principle, the fund does not invest in derivative

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financial instruments except to hedge risk and it ensures that the fund's portfolio is suitably diversified and is not dependent to a large degree of one specific securities issuer.

The Mutual Fund is aimed at investors with a long-term investment horizon who wish to tie their investment into the performance and results of companies listed on ATHEX and secondarily to tie it into companies listed on exchanges or doing business abroad.

2.3.5 NN HELLAS EQUITY FUND

(Decision No. 268/21.06.2017 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries)

Units in the NN HELLAS EQUITIES FUND are divided into two classes: An Institutional units class which is only available to institutional investors and a Retail units class available to all clients/investors without distinction. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects:

(a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and

(b) the management fee rate which is computed on their assets. Moreover, as far as charges imputable to the assets of the fund in accordance with the regulations are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The Fund's investment objective is to achieve capital appreciation by primarily investing in the shares of companies listed on the Athens Exchange (ATHEX).

To achieve its objectives, the Mutual Fund invests at least 65% of its assets in equities on the Athens Exchange. To a lesser degree it may also invest part of its assets in the equities of foreign companies in an endeavour to maximise its yield. It may also invest much smaller percentages in other transferable securities, money market instruments, fixed yield instruments, bank deposits and units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS).

The mutual fund's benchmark is the Total Return Index/Athens Stock Exchange General Index. The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return of the benchmark.

The Fund is considered to have a high investment risk since the portfolio is primarily invested in equities which may fluctuate significantly. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved by the mutual fund over the last 5 years.

The material risks associated with the mutual fund are as follows:

- The market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is high, given that investments in the mutual fund are made in equities on the Athens Exchange and international exchanges which may record major fluctuations.

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- The expected credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is low, because the mutual fund invests only slightly or not at all in debt securities.
- The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate units in the Fund.

The Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the Fund may be exposed to. As a matter of principle, the fund does not invest in derivative financial instruments except to hedge risk and it ensures that the fund's portfolio is suitably diversified and is not dependent to a large degree of one specific securities issuer.

The Mutual Fund is aimed at investors with a long-term investment horizon who wish to tie their investment into the performance and results of companies listed on ATHEX and secondarily to tie it into companies listed on exchanges or doing business abroad.

2.3.6 NN HELLAS BOND FUND

(Decision No. 268/21.06.2017 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries)

Units in the NN HELLAS BOND FUND are divided into two classes: An Institutional units class which is only available to institutional investors and a Retail units class available to all clients/investors without distinction. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects: (a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and (b) the management fee rate which is computed on their assets. Moreover, as far as charges imputable to the assets of the fund in accordance with the regulations are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The Fund's investment objective is to achieve capital appreciation by primarily investing in debt securities traded in Greece or abroad.

To achieve its objective the Fund invests at least 65% of its assets in debt securities (bonds) issued or guaranteed by Member States of the European Union or public international organisations in which one or more Member States participate or by companies established in a Member State of the European Union, which are traded on regulated markets in Greece or abroad. To a lesser degree it may also invest a part of its assets in other transferable securities, money market instruments, fixed yield instruments, bank deposits and units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS). The Fund's investment in equities may not exceed 10% of the Fund's net assets. Note that the Fund is permitted to invest its entire assets in transferable securities and money market instruments from the same issue which are issued or guaranteed by the Greek State or other Member States of the European Union in accordance with the specific terms set out in its regulations.

The fund's benchmark index has been the BBGCGA Index (Bloomberg Barclays Series – E Greece Govt All > 1Yr Bond Index) from 1.12.2017 onwards.

That index replaced the BGRE Index (Bloomberg Greece Sovereign Bond Index) which applied from the establishment of the Mutual Fund to 30.11.2017.

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The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The Fund is considered to have a high investment risk since the portfolio is primarily invested in debt securities whose prices may fluctuate to a high degree. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved by the mutual fund over the last 5 years.

The material risks associated with the mutual fund are as follows:

The concentration risk (which is the risk arising from the fund investing in a single issuer) is high given that a major part of the fund's investments are in debt securities issued by the Greek State.

The expected credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is high because the Fund invests to a large extent in debt securities of the same issuer.

The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate units in the Fund.

The Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the fund may be exposed to. As a matter of principle it does not invest in derivative financial instruments except for hedging purposes.

The fund is aimed at investors with a long-term investment horizon (over 3 years) who wish to tie their investment into the performance of debt security markets.

2.3.7 3K GLOBAL EQUITY FUND

(Decision No. 398/14.12.2021 of the Head of the Hellenic Capital Market Commission's Directorate of Capital Market Intermediaries)

Units are divided into 4 classes: A Retail units class which is available to all clients/investors without distinction; a Dividend Retail units class, which is available to all client/investors who wish to receive a dividend in the context of their investment in those units; an Institutional units class, which is available exclusively to institutional investors; and a Dividend Institutional units class, which is available exclusively to institutional investors who wish to receive a dividend in the context of their investment in those units. Dividends are distributed by the Manager in accordance with the terms of Article 7 of the Regulation and under the conditions laid down in Article 86 of the Law. Units in the same class have the same value and entitle unitholders to the same rights. The classes are different in the following respects:

(a) the sale and redemption commission rate payable by unitholders in each class when purchasing and redeeming units and

(b) the management fee rate which is computed on their assets.

(c) the distribution of dividends. Moreover, as far as charges imputable to the assets of the fund in accordance with the regulations are concerned, expenses which have clearly been incurred in relation a specific class of unitholders must be charged directly to that class of units on behalf of the unitholders for whom they were incurred, while other expenses are imputed to both classes of units pro rata with their participation in the Mutual Fund's assets.

The Fund's investment objective is to achieve capital appreciation by investing primarily in the shares of companies traded on international exchanges. To achieve its objective, the Fund invests at least 65% of its assets in the shares of companies traded on international exchanges. To a lesser degree, it may also invest in other transferable securities, money

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market instruments, fixed yield securities, bank deposits, derivatives and units or shares in Undertakings for Collective Investment in Transferable Securities (UCITS) and collective investment undertakings in an effort to maximise its returns.

The Mutual Fund's benchmark is Bloomberg World Large & Mid Cap Net Return.

The benchmark and its administrator are no longer entered in the register held by ESMA pursuant to Article 36 of Regulation (EU) 2016/1011, but it continues to be possible to use that benchmark until 31.12.2023, as is clear from ESMA's public statement dated 09.03.2021 (ESMA 80-187-881 "Impact of Brexit on the BMR").

The Fund is actively managed compared to the benchmark, in other words the Company has discretion about how the Fund invests and consequently the line-up of its portfolio deviates from the line-up of the benchmark. The mutual fund benchmark is only used for the purpose of comparison and to calculate the variable performance fee.

The return on the benchmark may differ significantly from the mutual fund's return. It does not seek to match the return on the benchmark.

The Fund is considered to have a high investment risk since the portfolio is primarily invested in equities which may fluctuate significantly. The main method for calculating risk is the composite risk and return index (Hellenic Capital Market Commission Decision No. 12/638/11.2.2013) which takes into account weekly historical returns achieved over the last 5 years.

The material risks associated with the mutual fund are as follows:

- The market risk (the risk of market prices dropping and a consequent drop in the prices of certain of the transferable securities in the mutual fund portfolio) is high, given that investments in the mutual fund are made in equities on the Athens Exchange and international exchanges which may record major fluctuations.
- The expected credit risk (the risk of an issuer of a debt security in which the fund has invested being unable to discharge its obligations) is low, because the mutual fund invests only slightly or not at all in debt securities.
- The Fund's liquidity risk is low. Liquidity risk arises when a specific investment is hard to liquidate thereby making it potentially difficult to liquidate the units in the fund.

The Management Company has put in place and follows suitable, effective procedures in order to be able at any moment to calculate and manage risks to which the mutual fund may be exposed to. As a matter of principle, the fund does not invest in derivative financial instruments except to hedge risk and it ensures that the fund's portfolio is suitably diversified and is not dependent to a large degree of one specific securities issuer.

The Fund is aimed at investors with a long-term investment horizon of at least 5 years who wish to tie their investment into the performance and results of a diversified equity portfolio which primarily invests in the shares of companies traded on international exchanges.

2.4 The units

2.4.1 General

The mutual fund's assets are divided at any given time into units of equal nominal value or, where the units of the mutual fund are not listed on a regulated market in accordance with Article 88 of Law 4099/2012, into registered fractions of units. The number of units in

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circulation increases with the issuing and sale of new units, and reduces with the redemption and cancellation of old units. Where a mutual fund has classes of units, units in the same class are of equal value and offer unitholders the same rights.

2.4.2 Proof of membership

Membership of the mutual fund is proven by the beneficiary/beneficiaries' details and information about the units being entered a special electronic file held by the Company, or where the units in the mutual fund are listed on a regulated market in accordance with Article 88 of Law 4099/2012, by entering the units and the details of the beneficiary/beneficiaries in the Dematerialised Securities System in accordance with the DSS Rulebook.

2.4.3 Rights of unitholders

Excluding units in a mutual fund that has been listed on a regulated market, a contract to transfer units is only permissible between spouses or relatives to the first or second degree.

A pledge over the units can only be established if the deed is registered in the special electronic file referred to in paragraph 5.1.2. Where the pledgor submits an application of the Manager, its rights shall be satisfied by redeeming the units, in which case the provisions of Article 3(1) and (2) of Emergency Law 1818/1951, as in force, and Articles 1244 et seq. of the Hellenic Civil Code, shall apply, or, in the case of mutual funds under Article 88 of Law 4099/2012 in accordance with the provisions on compulsory enforcement which apply to shares listed on a regulated market

The provisions of Law 5638/1932 on joint deposit accounts apply by analogy to the units in the mutual fund.

2.4.4 Nominal value of units

On the date the Mutual Funds were set up or on the date classes of units were established, the issue price of the units was as follows:

1) 3K DOMESTIC EQUITY FUND

- (a) Retail unit class – issue price of the unit **on the date the Mutual Fund was established**: € 16.87 per unit.
- (b) Investor class unit – issue price of the unit **on the date the class was established**: € 10 per unit.

2) 3K BALANCED FUND

- (a) Retail unit class – issue price of the unit **on the date the Mutual Fund was established**: € 4.27 per unit.
- (b) Investor class unit – issue price of the unit **on the date the class was established**: € 5 per unit.

3) 3K INTERNATIONAL INCOME BOND FUND

- (a) Retail unit class – issue price of the unit **on the date the Fund was established** (17.3.2006): € 4.88 per unit,
- (b) Dividend Retail unit class - issue price of the unit **on the date the class was established**: € 5 per unit,
- (c) Investor class unit – issue price of the unit **on the date the class was established**: € 10 per unit,

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(d) Investor dividend unit class – issue price of the unit **on the date the class was established**: € 10 per unit,

4) 3K GREEK VALUE DOMESTIC EQUITY FUND

(a) Retail unit class – issue price of the unit **on the date the Mutual Fund was established**: € 5 per unit.

(b) Investor class unit – issue price of the unit **on the date the class was established**: € 10 per unit.

5) NN HELLAS EQUITY FUND

(a) Retail unit class – issue price of the unit **on the date the class was established (namely the date when the first units in that class were acquired)**: € 5 per unit.

(b) Institutional unit class – issue price of the unit **on the date the Mutual Fund commenced operations**: € 10 per unit.

6) NN HELLAS BOND FUND

(a) Retail unit class – issue price of the unit **on the date the class was established (namely the date when the first units in that class were acquired)**: € 5 per unit.

(b) Institutional unit class – issue price of the unit **on the date the Mutual Fund commenced operations**: € 10 per unit.

7) 3K GLOBAL EQUITY FUND

(a) Retail unit class – issue price of the unit **on the date the Mutual Fund commenced operations**: € 5 per unit.

(b) Dividend Retail unit class – issue price of the unit **on the date the class was established (namely the date when the first units in that class were acquired)**: € 5 per unit,

(c) Investor unit class – issue price of the unit **on the date the class was established (namely the date when the first units in that class were acquired)**: € 10 per unit,

(d) Investor dividend unit class – issue price of the unit **on the date the class was established (namely the date when the first units in that class were acquired)**: € 10 per unit.

2.5. Transaction Process

Fund transactions are entered into after applications are submitted to 3K Investment Partners.

In order to join a fund, it is also necessary to pay the amounts to be invested in full into the relevant mutual fund holding accounts held with Piraeus Bank, which is custodian of the mutual funds managed by 3K Investment Partners and/or the Paying Bank "Astro Bank (Cyprus) LTD" where accounts in the name of the mutual funds available in the Republic are held.

Applications to join, redeem units or transfer to another fund can be submitted:

1) In the case of sale of mutual fund units in Greece:

(A) ***in hard copy*** or

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(B) ***in electronic format*** using the **online trading platform "3KIP e-funds"** operated by 3K Investment Partners.

2) In the case of sale of mutual fund units in the Republic, in hard copy only.

ONLINE TRADING PLATFORM (this option is only available in the context of mutual funds sold in Greece)

The procedure for submitting applications via the 3KIP e-funds online platform consists of the following stages:

i. The unitholder obtains a ***username/password*** for the **3KIP e-funds** platform after submitting a request to that effect via the platform. The unitholder's username/password allow him to log in and use the platform each time he wants to enter into a transaction in the mutual funds managed by the company (join, redeem units or transfer to other funds).

ii. The unitholder then ***fills out*** the application/redemption/transfer form online and ***submits*** it to the Company.

In the case of applications submitted online via the 3K Investment Partners' online platform "3KIP e-Funds" (<https://www.3kip-efunds.gr/>), the prospective unitholder must comply with the procedure which is outlined in detail on the online platform (at the website <https://www.3kip-efunds.gr/>) which ensures that his particulars are authenticated.

2.5.1. Joining the Fund

Fill out the **application form** and submit it to 3K Investment Partners.

A. The following are needed to acquire units in a mutual fund:

A.1. Printed application forms:

- i. Potential unitholders must fill out the application form and submit it to the Company in the manner specified by it, which must then check that person's particulars.
- ii. The Key Investor Information Document must be provided.
- iii. The suitability questionnaire must be filled out.
- iv. The entire value of the units in the mutual fund must be paid to the custodian or the paying bank, if appropriate, in cash or in transferable securities (within the meaning of Article 3(o) of Law 4099/2012) that are listed on a regulated market, provided that those securities are acceptable to the Company.

The Company may sell units in the mutual fund via persons participating in its unit distribution network (hereinafter intermediaries). Only credit institutions, mutual fund management companies, insurance companies, investment firms and investment brokerage firms may act as brokers and sell mutual fund units.

A.2. For applications to join a fund submitted online (this option is only available in the context of mutual funds sold in Greece) via the 3K Investment Partners' online platform

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“3KIP e-Funds” (<https://www.3kip-efunds.gr/>), the procedure for submitting applications to participate includes the following stages:

- i. The potential unitholder fills out the application form online and sends it.
- ii. The Key Investor Information Document for the fund he intends to invest in is sent electronically.
- iii. The potential unitholder fills out the suitability questionnaire online.
- iv. Payment in full to the Custodian or Paying Bank of the value of the mutual fund units in cash.

B. When signing the application form, the person acquiring the mutual fund units must pay the total amount in cash corresponding to the cost of acquiring the mutual fund units, in full. Deposits of monies to join any mutual fund must only be made in euro based on the relevant instructions from 3K Investment Partners and the relevant circular from Piraeus Bank (custodian of the mutual funds) and/or Astro Bank (Cyprus) LTD (the Paying Bank), if appropriate.

To acquire the units at the price applicable on the date the application is submitted, the value of the units needs to have been paid in the mutual fund’s account by 14:30 hours (the cut-off time) on each working day.

The amount, the fund, and the depositor’s name and surname must be filled out on the slip with instructions for the amount to be deposited with the custodian bank or the paying bank (meaning the slip attached to the application form). That slip can then be used to deposit/send the amount to be invested in the relevant mutual fund account. Where the particulars of the application form and the deposit made do not match (wrong amount or deposit in the wrong mutual fund), the particulars of the deposit shall apply. For example, in the case where the discrepancy relates to the mutual fund, the applicant will acquire units in the mutual fund into whose account the deposit has been made.

If the Company receives the application but no deposit has been made, the application will be kept on hold. It will be cancelled after the elapse of 2 days unless the deposit has been made within that time. In that case the application submission date will be date one which proper payment was made (by 14:30 hours).

C. Payment of the price to acquire units will only be deemed to be valid if monies are deposited in the mutual fund accounts held with Piraeus Bank S.A. (which is the custodian of the mutual funds) or the paying bank. It is prohibited to pay the price for units in the mutual fund to any person other than the custodian, or the paying bank, or the credit institution at which the mutual fund account is held. When units are being sold, the Manager or Custodian are prohibited from granting credit against the Mutual Fund.

D. The Company will decide on whether or not to accept fund membership applications in accordance with the terms set out in the mutual fund regulations, which are attached hereto and form an integral part hereof.

E. The sale price of units in the mutual fund is set based on the value of the unit on the day the application form is submitted, in accordance with the specific provisions of Article 11 of Law 4099/2012 and the mutual fund regulations, which are attached hereto and form an integral part hereof.

The Company may distribute bonus units to the unitholders, with the authorisation of the Hellenic Capital Market Commission.

2.5.2. Unit sale price

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The net price, the sale price and the redemption price of units per class of unit if funds have different classes of units, are computed each working day and posted on the Company's website.

The sale price of units in the mutual fund/units in a class may exceed the net price of the unit/net price of the unit in the relevant class by the level of the Company's sales commission.

Transferring units:

Only relatives to the first or second degree can contractually transfer units. The beneficiary/beneficiaries of units in the fund must submit a written request to the company to add on any new beneficiary who is a relative of theirs in the first or second degree.

They must submit:

1. An application form with the full particulars of all unitholders in the new register so that we know the line-up of the new register and the full personal particulars of unitholders such as: Tax Reg. No., home address, correspondence address, occupation, etc. It is essential for the new unitholder to sign the application form.
2. All supporting documents needed under the anti-money laundering policy must be submitted for unitholders added to the register. If one of the beneficiaries is a minor, an official birth or baptism certificate must be submitted.
3. Duly attested solemn declarations (bearing a recent attestation date) from all unitholders in the register requesting that the new unitholder be added, indicating the relationship with the person to be added. The solemn declaration must indicate the register number, the certificates, the mutual funds and the number of units.
4. The beneficiaries of the units listed on the certificate and the person to be added must be related in the following way: They must be spouses or relatives in the first and second degree in the direct and side lines (spouses, parents along with children, grandfathers and grandmothers along with grandchildren, and siblings).
5. A family status certificate proving that these persons are relatives.
6. In the case of adoption, the relevant court judgment must be submitted.

2.6. Redemption of units

The Company is obliged to redeem units in the mutual fund when that is requested by the unitholder.

2.6.1. Redemption Procedure

Mutual funds must be redeemed when the unitholder asks for them to be redeemed.

To redeem units in the Fund, the unitholder must submit an application to the Manager:

(a) in **hard copy** directly to the Manager or via the intermediaries it has appointed, in the manner specified by the Manager which ensures that the unitholder's identity can be authenticated; or

(b) **online (this option is only available in the context of mutual funds sold in Greece)** via the 3K Investment Partners' online platform "3KIP e-Funds" (<https://www.3kip-efunds.gr/>) by following the procedure outlined in detail on the website <https://www.3kip-efunds.gr/> which ensures that the applicant's particulars are authenticated. This involves the unitholder filling out the redemption application form online and submitting it to the Company.

Units are redeemed at the redemption price on the date the unitholder's application is submitted, provided it has been received by 14:30 hours. Where the unitholder wishes to

redeem part of the units it holds, the application must cite the exact number of units the unitholder wishes to redeem or the amount the partial redemption relates to.

The redemption form must be filled out with the applicant's full particulars as stated in the original application form and must state the precise number of units to be redeemed and the full name of the mutual fund concerned. If the information in the redemption form is wrong or incomplete to such an extent that it is not possible to implement the instructions it contains, the request will be cancelled and will be deemed never to have been received.

In the case of an application to redeem units where the sole beneficiary is a minor, a court judgment is needed, but if the minor is a joint beneficiary the provisions on joint accounts apply and the redemption may be lawfully done by any of the joint beneficiaries by following the redemption procedure, and by depositing the proceeds of the redemption in the joint beneficiaries' account.

The value of the redeemed fund units will be paid within 5 days of the date on which the redemption form was submitted.

2.6.2. Redemption price

Units in the mutual fund will be redeemed at the redemption price on the date the relevant application form is submitted. That price is computed based on the value of the mutual fund's units on that date.

The net price, the sale price and the redemption price of units are computed each working day and posted on the Company's website.

The redemption price of units in the mutual fund may be below the net price of units by a percentage that corresponds to the Company's redemption commission.

2.6.3. Suspension of redemption

In exceptional cases when the circumstances so require or when that is in the interests of unitholders, it may be possible to suspend the redemption of units in a mutual fund for a period of up to 3 months, which can be extended for another 3 months maximum. To achieve this, the Manager must submit an application to the Hellenic Capital Market Commission and obtain its permission. The suspension of redemption transactions and the expiry or withdrawal of that decision will be posted on the Company's website. The notice of suspension of redemption will also state the expiry date thereof. In the event that fund units are sold in other Member States, the Company will promptly inform the competent authorities of those Member States of the decision concerning suspension of the redemption of units or the expiry or revocation thereof.

Moreover, the Hellenic Capital Market Commission may issue a reasoned decision suspending the redemption of units bearing in mind the interests of unitholders and/or investors in general.

No application for redemption may be submitted by unitholders during such time as the redemption of units is suspended.

2.7. Transfer of units (redemption and re-investment)

Unitholders can submit a transfer application, namely an application to redeem units in one mutual fund and then using the proceeds of redemption that same day to participate in other mutual funds managed by 3K Investment Partners.

Unitholders must submit a redemption form to the Company on which the "transfer" field has been marked followed by an application to join a fund:

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(a) in **hard copy** directly to the Manager or via the intermediaries it has appointed, in the manner specified by the Manager which ensures that the unitholder's identity can be authenticated; or

(b) **online (this option is only available in the context of mutual funds sold in Greece)** via the 3K Investment Partners' online platform "3KIP e-Funds" (<https://www.3kip-efunds.gr/>) by following the procedure outlined in detail on the website <https://www.3kip-efunds.gr/> which ensures that the applicant's particulars are authenticated. This involves the unitholder filling out the redemption application form online, selecting the "transfer" option and submitting it to the Company, and then filling out the fund application form.

The procedure for filling out and submitting the redemption form and application to join another fund is the same as specified in sections 2.4 and 2.5 of this prospectus.

2.8 Framework application form (this option is only available in the context of mutual funds sold in Greece)

Option to enter into transactions (participate, redeem or transfer units) using a framework application form: ONLY FOR CLIENTS WHO HAVE A VALID INVESTMENT SERVICES (ORDER RECEIPT AND TRANSMISSION AND INVESTMENT ADVICE) AGREEMENT WITH THE COMPANY

Note that Company clients with a valid Investment Services (Order Receipt and Transmission and Investment Advice) Agreement can enter into transactions involving units in funds managed by the Company over the phone or by email after they sign a special form available from the Company for this purpose entitled "FRAMEWORK APPLICATION FOR PHONE AND EMAIL TRANSACTIONS IN UNITS IN UCITS MANAGED OR SOLD BY 3K INVESTMENT PARTNERS " in accordance with the terms, conditions and procedures set out in that form.

2.9 Market Timing – Late Trading

The Company does not accept applications to join the mutual funds it manages which are associated with market timing or late trading activities, since such techniques are contrary to the interests of unitholders.

Late trading entails submitting and accepting an application to join a collective investment organisation or to redeem its shares or units after the point in time when the assets in its portfolio have been valued for the purpose of computing its net asset value (NAV) and consequently the value of its units or shares, for a specific date. By doing so, the investor can exploit knowledge of events for personal gain, or for the benefit of third parties on whose behalf they are acting.

Market timing indicates arbitrage is at play, whereby the investor submits an application to purchase or redeem units or shares in the same collective investment organisation on a continuous basis, within a short time period, exploiting differences in time zones and weaknesses or inefficiencies in computing the NAV.

The difference between these two practices (late trading and market timing) lies in the fact that in the latter, the practice is coordinated in the sense that the practice relates to various transactions which when taken overall generate a benefit. In the former, there is a single transaction, which on its own generates a benefit for the person entering into the transaction or for another person on whose behalf the transaction has been entered into.

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The Company has developed and put in place procedures to prevent late trading and market timing phenomena.

The deadline for accepting applications to purchase or redeem units in the mutual funds, which has been set for the purposes of Company internal procedures, is 14:30 hours each day (reference day T). Assets are valued and the net value of units computed by 12:00 hours on the next working day (T+1) using the closing prices from the last working day (T).

In the case of applications from the sales network, applications are sent directly by the staff of the sales network or their associates to the Company.

2.10 Provision of information in accordance with Article 6(1) of Regulation (EU) 2019/2088 on sustainability disclosures in the financial services sector

1) Inclusion of sustainability risks when making investment decisions for the mutual funds managed by the Company (Article 3 of Regulation (EU) 2019/2088).

Company policy:

The Company has put in place and implements a policy to integrate sustainability risks into the investment decision-making and investment advice procedure in line with the provisions of Regulation (EU) 2019/2088. 'Sustainability risk' means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment. This Company policy seeks to describe how the Company integrates sustainability risks into its investment decision-making process and when providing investment advice to its clients, and to improve the transparency of investor information.

Based on this policy, the Company has incorporated sustainability risks when making investment decisions about the mutual funds it manages. More specifically, the Company evaluates both the financial risks and the sustainability risks entailed by investing in the financial instruments included in the mutual funds it manages¹. In this context, before taking investment decisions, the Company evaluates sustainability risks and their possible impacts on the performance of the individual funds it manages.

The Company's policy, as in force from time to time, is posted on its website www.3kip.gr.

Categorisation of Company mutual funds:

The mutual funds managed by the Company do not promote environmental or social objectives nor do they seek to achieve sustainable investments and consequently do not fall within Articles 8 to 11 of Regulation (EU) 2019/2088².

A clear statement that the adverse impacts of investment decisions on sustainability factors for all the Company's mutual funds being managed are not considered (Article 4(1)(b) of Regulation (EU) No 2019/2088:

It should be noted that given that there is not yet available data about sustainability factors³ for all issuers of financial instruments included in the mutual funds being managed, the Company at present does not take into consideration the adverse impacts of investment decisions on sustainability factors. However, once that data on sustainability factors becomes available, the Company intends to amend its policy to take into account the main adverse impacts of investment decisions on sustainability factors.

Results of evaluation of possible impacts of sustainability risks on the performance of the mutual funds being managed:

¹ "Sustainability Factors": environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

² "Sustainable investments": an investment in an economic activity that contributes to an environmental objective, as measured, for example, by key resource efficiency indicators on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions, or on its impact on biodiversity and the circular economy, or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.

In light of the aforementioned Company policy, when the relevant data for the relevant reporting period is available, the prospectus will include the results of evaluating the possible impacts of sustainability risks on the returns of the mutual funds being managed.

2) Inclusion of sustainability risks in the remuneration policy implemented by the Company (Article 5 of Regulation (EU) 2019/2088).

The Company updated its remuneration policy to ensure that proper and effective management of sustainability risks is promoted and that the structure of the remuneration paid by the Company does not encourage excessive risk-taking in relation to sustainability risks and is associated with the risk-adjusted performance. The Company's remuneration policy is available on its website www.3kip.gr.

3) Integrating sustainability risks into the risk management process.

In the context of the risk management process the Company takes into account sustainability risks relating to financial instruments in which the assets of the mutual funds it manages are invested.

3 Fund asset valuation rules and historical yield

3.1 The Fund's net assets and the unit's net value

3.1.1 General

The net assets of the mutual fund, the number of units, the net unit price, the sale price and the redemption price of units, per class of units, if there are classes of units, are computed for each working day and posted on the Manager's website on the internet.

a) to compute the value of the Fund's net assets one must deduct in the manner outlined in the Regulations (i) the fees and commission of the Manager, the Custodian and members of regulated markets, the cost of publications mandated by law and other expenses specified in the Regulations, as well as (ii) profits which may be distributed to unitholders valued on 31 December each year.

To compute the net value of units in each class of the Mutual Fund, if there are classes of units, one must divide the total value of net assets/the section of net assets of the Mutual Fund corresponding to each class of units, by the number of units/units in that class. The sale price and redemption price for units in the Mutual Fund/units in each class of units may as appropriate exceed or be less than the net price for units in the Mutual Fund/units in that class by a figure corresponding to the sales or redemption commission applied.

Asset valuation rules

The Manager values the Fund's assets at fair value in accordance with the specific provisions of Law 4308/2014 and the accounting rules laid down in a decision of the Hellenic Capital Market Commission. Fair value is calculated and related disclosures determined in accordance with the IFRS.

Accounting period start and end dates

The accounting period start and end dates for the mutual funds are 1 January and 31 December each year.

Rules for preparing mutual fund income statements

Revenues generated for the mutual fund from interest and dividends may be re-invested or distributed to unitholders each year, after all expenses for the accounting period payable by the mutual fund have first been deducted.

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Profits from the sale of mutual fund assets may be re-invested or distributed each year to unitholders at the Company's discretion, after having deducted any capital losses accrued up to the end of the year.

3. Where the Company decides to distribute profits they are distributed within 3 months from the end of the accounting period, which is 12 months in duration, and a notice to that effect is posted on the Company's website on the internet before distribution commences. Profits shall be distributed to all persons who hold units on the last day of the accounting period during which profits were generated.

4. Unitholders may request that their profits be re-invested in the Mutual Fund. This is commission-free.

5. When paying out profits the relevant taxes specified by law are withheld.

3.1.2 Historical yield

The yield per category of units for the portfolio of each mutual fund managed by the Company over the last 5 years is shown in the table below:

	2017	2018	2019	2020	2021
3K Domestic Equity Fund - Retail units class	19.86%	-7.65%	30.01%	-5.06%	19.29%
3K Domestic Equity Fund - Institutional units class	-	-	-	-	20.81%
3K Balanced Fund - Retail units class	33.20%	-4.54%	30.82%	4.78%	8.12%
3K Balanced Fund - Retail units class	36.84%	-	-	-	-
3K International Income Bond Fund - Retail units class	-0.54%	-0.16%	7.29%	0.04%	2.91%
3K International Income Bond - Dividend Retail units class	-	-			-
3K International Income Bond Fund - Institutional units class	-	-			3.51%
3K International Income Bond Fund - Dividend Institutional units class	-	-			-
3K GREEK VALUE Domestic Equity Fund - Retail units class	29.64%	2.68%	32.36%	-4.10%	19.74%
3K GREEK VALUE Domestic Equity Fund - Institutional units class	-	3.92%	33.98%	-2.66%	21.43%
NN HELLAS BOND FUND - Institutional units class	-	- 14.68%	38.09%	-2.91%	21%
NN HELLAS BOND FUND - Retail units class	-	-0.96	29.65%	10.06%	-2.61%
NN HELLAS BOND FUND - Institutional units class	-	-0.10	30.69%	10.99%	-1.73%
3K GLOBAL EQUITY FUND Retail units class	-	-	-	-	

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3K GLOBAL EQUITY FUND Dividend Retail units class	-	-	-	-	
3K GLOBAL EQUITY FUND Institutional units class	-	-	-	-	
3K GLOBAL EQUITY FUND Dividend Institutional units class	-	-	-	-	

Notes:

(a) The annual yields shown above relate to funds and classes of units which were active throughout the entire course of any given year. If that was not the case, no yield is shown.

(b) The investor class of units in the **3K GREEK VALUE Domestic Equity Fund** was created in 2017 and therefore shows an annual yield only for the years 2018, 2019, 2020 and 2021.

(c) The **NN HELLAS EQUITIES FUND** and **NN HELLAS BOND FUND** were set up on 13.7.2017. During 2017 the Institutional class of units in both those mutual funds and the Retail class of unit in the NN Hellas Bond Fund were activated and are the ones for which there are historical yields for years 2018, 2019, 2020 and 2021.

(d) The yields for the **3K INTERNATIONAL INCOME BOND Fund** referred to in the table above were achieved under circumstances which no longer apply due to an amendment in the Fund's investment policy on 22.2.2019 (conversion from short-term money market fund to bond fund).

(e) The **3K GLOBAL EQUITY FUND** was set up in 2022 and consequently it is not possible to present historical yields since there is not sufficient data to provide a useful indication of past yields.

The mutual fund historical yield has been computed based on the following rules:

It refers to unit net prices and to annual yields.

It has been computed using the following formula:

$$\frac{(T1 - T0) / T0}{1} \times 100$$

Where T1 → net price on the last working day of the year

Where T0 → net price on the last working day of the previous year

4 Commission – Expenses – Fees

The Company's Board of Directors acting within the limits set out in the Mutual Fund regulations clearly lays down the commission policy for the commission payable by unitholders by setting qualitative and/or quantitative criteria for categorising unitholders (e.g. retail investors, institutional investors, bodies governed by public or private law, insurance funds, trading or other companies, the level of capital invested in the mutual fund, business relationship between the specific investor and the Company, etc. The Company is obliged to be able to adequately justify the use of these criteria and show that they are being objectively applied.

4.1 Commission payable by mutual fund unitholders

MAXIMUM COMMISSION (as specified in the regulations)

4.1.1 Sales commission for mutual fund units

When it sells units, the company collects a commission computed based on a percentage of the unit's net price.

The **maximum sales commission** for units specified in the regulations for each mutual fund is as follows:

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3K BALANCED FUND		
Retail units class	Up to	3%
Institutional units class		0%
3K DOMESTIC EQUITY FUND		
Retail units class	Up to	3%
Institutional units class		0%
3K INTERNATIONAL INCOME BOND FUND		
Retail units class	Up to	3%
Dividend Retail units class		3%
Institutional units class		0%
Dividend Institutional units class		0%
3K GREEK VALUE DOMESTIC EQUITY FUND		
Retail units class	Up to	3%
Institutional units class		0%
NN HELLAS EQUITY FUND		
Retail units class	Up to	3%
Institutional units class		0%
NN HELLAS BOND FUND		
Retail units class	Up to	2%
Institutional units class		0%
3K GLOBAL EQUITY FUND		
Retail units class	Up to	3%
Dividend Retail units class		3%
Institutional units class		0%
Dividend Institutional units class		0%

4.1.2 Commission for redeeming mutual fund units

When it redeems units, the company collects a commission computed based on a percentage of the unit's net price.

The **maximum redemption commission** for units specified in the regulations for each mutual fund is as follows:

3K BALANCED FUND		
Retail units class	Up to	3%
Institutional units class		0%
3K DOMESTIC EQUITY FUND		
Retail units class	Up to	3%
Institutional units class		0%
3K INTERNATIONAL INCOME BOND FUND		
Retail units class	Up to	3%
Dividend Retail units class		3%
Institutional units class		0%
Dividend Institutional units class		0%
3K GREEK VALUE DOMESTIC EQUITY FUND		

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Retail units class Institutional units class	Up to	3% 0%
NN HELLAS EQUITY FUND Retail units class Institutional units class	Up to	3% 0%
NN HELLAS BOND FUND Retail units class Institutional units class	Up to	2% 0%
3K DOMESTIC EQUITY FUND Retail units class Dividend Retail units class Institutional units class Dividend Institutional units class	Up to	3% 3% 0% 0%

The sales and redemption commission rates mentioned above are the maximum charges applicable based on the Mutual Fund regulations.

APPLICABLE COMMISSION (on the date this document was prepared)

The actual **applicable sales and redemption commission rates** on the date this prospectus was prepared are listed below.

Fund name	Redemption commission	Sales commission per mutual fund and per transaction for amounts from			
		€ 0.01 to € 10,000	€ 10,000.01 to € 25,000	€ 25,000.01 to € 100,000	EURO Over 100,000
3K BALANCED FUND Retail units class Institutional units class	0.00% 0.00%	1.50% 0.00%	1.25% 0.00%	1.00% 0.00%	0.50% 0.00%
3K DOMESTIC EQUITY FUND Retail units class Institutional units class	0.00% 0.00%	2.00% 0.00%	1.50% 0.00%	1.00% 0.00%	0.50% 0.00%
3K INTERNATIONAL INCOME BOND FUND Retail units class Dividend Retail units class Institutional units class Dividend Institutional units class	0.00% 0.00% 0.00% 0.00%	1.00% 1.00% 0.00% 0.00%	0.75% 0.75% 0.00% 0.00%	0.50% 0.50% 0.00% 0.00%	0.30% 0.30% 0.00% 0.00%
3K GREEK VALUE DOMESTIC EQUITY FUND Retail units class Institutional units class	0.00% 0.00%	2.00% 0.00%	1.50% 0.00%	1.00% 0.00%	0.50% 0.00%
NN HELLAS EQUITY FUND Retail units class	0.00%	2.00%	1.50%	1.00%	

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Institutional units class	0.00%	0.00%	0.00%	0.00%	0.50% 0.00%
NN HELLAS BOND FUND					
Retail units class					
Institutional units class	0.00% 0.00%	1.00% 0.00%	0.75% 0.00%	0.50% 0.00%	0.30% 0.00%
3K DOMESTIC EQUITY FUND					
Retail units class	0.00%	2.00%	1.50%	1.00%	0.50%
Institutional units class	0.00%	0.00%	0.00%	0.00%	0.00%
Dividend Retail units class	0.00%	2.00%	1.50%	1.00%	0.50%
Dividend Institutional units class	0.00%	0.00%	0.00%	0.00%	0.00%

ACQUISITION OF UNITS IN 3K FUNDS THROUGH TRANSFER

The commission collected when joining a mutual fund as a result of transfer of an investment from one fund to another fund is zero (0%).

4.2 Commission, fees and expenses payable from Fund assets:

The Company is obliged to refrain from including charges other than those specified in law in the charges applied to the mutual fund's assets.

4.2.1 Management Company fees

(i) Management Fee

The management fee includes the Company's fee, the investment consultant's fee or the Fund manager's fee where such duties have been delegated.

If the Mutual Fund has classes of units, the management fee applies to all classes of units pro rata with their participation in the Mutual Fund's assets, based on the percentages shown in the table below:

The **maximum** limit on the management fee (each year) the Company is entitled to for each mutual fund is shown in the table below:

3K BALANCED FUND		
Retail units class	Up to	1.75%
Institutional units class	Up to	0.80%
3K DOMESTIC EQUITY FUND		
Retail units class	Up to	2.25%
Institutional units class	Up to	0.80%

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3K INTERNATIONAL INCOME BOND FUND		
Retail units class	Up to	
Dividend Retail units class		1.50%
Institutional units class		1.50%
Dividend Institutional units class		0.80%
		0.80%
3K GREEK VALUE DOMESTIC EQUITY FUND		
Retail units class	Up to	2.00%
Institutional units class	Up to	0.80%
NN HELLAS EQUITY FUND		
Retail units class	Up to	2.50%
Institutional units class	Up to	0.40%
NN HELLAS BOND FUND		
Retail units class	Up to	1.50%
Institutional units class	Up to	0.40%
3K GLOBAL EQUITY FUND		
Retail units class	Up to	1.50%
Dividend Retail units class	Up to	1.50%
Institutional units class	Up to	0.80%
Dividend Institutional units class	Up to	0.80%

(ii) Performance fee (applicable to the **3K Balanced Fund, 3K Domestic Equity Fund, 3K Greek Value Domestic Equity Fund and 3K Global Equity Fund**)

The Company's performance fee each year is up to 20% of any positive difference between the return on each class of units in the relevant mutual fund and the return on the benchmark index applicable from time to time.

Basic principles of the method used by the Company to calculate the performance fee for its mutual funds: The following rules apply to the 3K Balanced, 3K Domestic Equity, 3K Global Equity and 3K Greek Value Domestic Equity Funds:

- The performance fee model applied by the Company for the mutual funds being managed is in line with the investment objectives, strategy and investment policy of the relevant fund and is in line with the interests of unitholders.
- To calculate the performance fee, the Company uses a benchmark which is suitable based on the investment policy and strategy of the relevant mutual fund and adequately reflects its risk to return profile.
- The method for calculating the performance fee is common for all classes of units in each mutual fund managed.
- The return reference period is examined on a combined basis at whole year level (from 1 January to 31 December each year) and from the date on which each class of units was created or activated, as appropriate. "Activation date" for any given class of units means the date on which an initial holding in units in the class was first acquired or re-acquired after temporary deactivation of the class due to acquisition of all units in the class.
- Given that the NAV of the mutual funds being managed is calculated each working day, the Company's performance fee is calculated and added to the NAV of each mutual fund each working day.
- A performance fee is only payable where all the following conditions are met: (a) any accumulated under-performance of the unit class compared to the benchmark

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from the date on which it was created or activated has been reset to zero and (b) the return for the specific unit class has exceeded the overall return for the benchmark from the start of the current year up to the calculation date.

It should be stressed that a performance fee is paid even in the case where the class of units in the mutual fund has a negative return, where the said conditions are met.

- The cumulative performance fee, if any, becomes payable by the Company each year and consequently it can be collected by the Company after 31 December of each year. A performance fee for a class of units is firmly fixed after the passage of at least 12 months from the date on which the class was activated.
- In the case of closure/merger of the mutual funds being managed, and in the case where units are redeemed by unitholders, the Company's performance fee, where applicable, shall be firmly fixed as a reasonable proportion, shall become due and shall be credited to the Company on the date of closure/merger and redemption of units by the unitholders, as appropriate.
- The Company's performance fee is based on the same benchmark used to calculate the return on each mutual fund against the benchmark.
- The performance fee received by the Company is calculated based on the return of each class of units and the benchmark from the start of the year and is recorded at the net asset value (NAV) of the class of units in the mutual fund on each working day.

To calculate this, the return on the basic net asset value assets for each class of units in the mutual fund is compared with the return on the benchmark.

(Basic NAV → the NAV which does not include the performance fee)

Any over-performance which may arise is multiplied by the performance fee rate from time to time and then by the basic NAV for each class of units.

The table below shows in summary form the individual elements comprising the performance fee calculation model for the Company's mutual funds under management (3K Balanced Fund, 3K Domestic Equity Fund, 3K Greek Value Domestic Equity Fund, 3K Global Equity Fund) in line with the principles applied by the Company based on its internal policy:

Year in which the return of each class of units began to be compared with the benchmark:	<p>3K Domestic Equity Fund Retail units class - 2015 Institutional units class - 2020</p> <p>3K Greek Value Domestic Equity Fund Retail units class - 2015 Institutional units class - 2017</p> <p>3K Balanced Fund: Retail units class - 2015 Institutional units class – the year in which the class of units will be activated</p> <p>3K International Equity Fund: Retail units class - 2022 Institutional units class - 2022</p>
Benchmark for measuring performance:	3K Domestic Equity Fund & 3K Greek Value Domestic Equity Fund: Total Return Index/Athens Stock Exchange

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	General Index 3K Balanced Fund: Composite index which consists 50% of the Total Return Index/Athens Stock Exchange General Index and 50% of the BEGCGA Index (Bloomberg Barclays Series - E Greece Govt All> 1Yr BondIndex) 3K International Equity Fund: Bloomberg World Large & Mid Cap Net Return Index
Frequency of calculation of the Company's performance fee:	annual
Date of calculation of the Company's performance fee:	31 December of each calendar year.
Yield reference period:	combined at year level (from 1 January to 31 December each year) and from the date on which each class of units was created or activated.
Performance fee rate / methodology / formula for calculating performance fee:	up to 20% of any positive difference between the yield on units in each class of units in the Fund and the yield on the benchmark index applicable from time to time.
Frequency of calculation of performance fee:	every working day.

Examples of how the Company's performance fee is calculated to allow investors to better understand the performance fee model followed by the Company:

	Total yield from the start or start date of the class or date on which the relevant provision is adopted in the Fund Regulations (say 2015) to the end of the current/last year Scenario A	Total yield from the start or start date of the class or date on which the relevant provision is adopted in the Fund Regulations (say 2015) to the end of the current/last year Scenario B	Total yield from the start or start date of the class or date on which the relevant provision is adopted in the Fund Regulations (say 2015) to the end of the current/last year Scenario C
Fund yield (NAV)	25%	17%	19%
Index return	20%	19%	17%
Total difference in return (Fund less index)	=25% - 20% = 5% (positive) Therefore the first condition is met	= 17% - 19% = -2% (negative)	=19% - 17% = 2% (positive) Therefore the first condition is met
Mutual Fund return for current/last year	7%	5%	-3%
Index return for current/last year	3%	4%	-8%
Difference in return from last year (Fund less index)	=7% - 3% = 4% (positive) Therefore the second condition is met	=5% - 4% = 1% (positive) Therefore only one condition is met	=(-3 - (-8%))= 5% Therefore the second condition is met

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Is there a performance fee/will one be charged? YES or NO	YES	NO	YES
which is equal to	= 4% X 20% X NAV	N/A	= 5% X 20% X NAV

The *management fee and performance fee* have already been deducted from the net price of each class of units in the mutual fund (if there are different classes of units) which is published daily on the Company's website.

4.2.2 Custodianship fee

The custodianship fee is calculated each year as a percentage of the average daily valuations of the net value of the mutual fund's assets. It is collected at the end of each month.

The Custodianship Fee includes the commission for the Custodian and the fees for all other persons who have in their possession all or part of the mutual fund's assets for safekeeping.

In particular, the custodianship fee which the custodian is entitled to is common for all classes of units and is set at the **maximum (annual)** for each mutual fund as follows:

3K BALANCED FUND	Up to	0.30%
3K DOMESTIC EQUITY FUND	Up to	0.30%
3K INTERNATIONAL INCOME BOND FUND	Up to	0.15%
3K GREEK VALUE DOMESTIC EQUITY FUND	Up to	0.30%
NN HELLAS EQUITY FUND	Up to	0.30%
NN HELLAS BOND FUND	Up to	0.15%
3K DOMESTIC EQUITY FUND	Up to	0.18%

The *custodianship fee* has already been deducted from the net value of each class of units in the fund, if there are different classes of units, published daily on the Company's website which is the basis for calculating the unit price used by unitholders when entering into transactions.

4.2.3 Other expenses and charges

Only those expenses which are listed below incurred on behalf of the mutual fund by the Company and the Custodian can be imputed to the Fund.

If the Mutual Fund has classes of units these expenses are applied as follows: Of these expenses, distribution expenses (point c) and expenses for mandatory information provided to Mutual Fund unitholders in accordance with the relevant legislation (point g) are charged directly to the class of units held by unitholders these expenses relate to.

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Other expenses (points a, b, d, e, f and h) are payable by both classes of units pro rata with their holding in the mutual fund's assets.

The fee of certified auditors for auditing the mutual funds in accordance with the provisions of Article 77 of Law 4099/2012, as in force.

b) Payments to legal and other advisors.

c) Any distribution expenses (for example printing and postage expenses).

d) Prior period expenses.

e) Expenses, taxes and commission for transactions entered into on the Mutual Fund's behalf.

f) Expenses for publications required by Law 4099/2012 on the Mutual Fund's behalf.

g) Expenses relating to the provision of information to Fund unitholders required by the relevant legislation.

h) Any taxes relating to the mutual fund imposed by the applicable legislation, levies payable to the Hellenic Capital Market Commission and related charges.

5 Taxation

The tax regime applicable to mutual funds and unitholders is contained in Article 103 of Law 4099/2012 as in force from time to time. More specifically:

5.1 Taxation of mutual funds

The mutual fund deed of incorporation and the sale and redemption of units in the fund are exempt from all taxes, duties, stamp duty, levies, fees and all other charges payable to the State, bodies governed by public law and third parties in general, apart from duties and levies payable to the Hellenic Capital Market Commission. The provisions of the VAT Code shall apply to VAT. (Law 2859/2000).

The Company (acting in the name of and on behalf of the mutual funds) is obliged to pay the tax calculated each day on the half-yearly average net assets of the mutual funds. Once this tax has been paid, the mutual fund and its unitholders have no more taxation obligations. The tax rate is 10% of the main refinancing operations rate applicable from time to time for the European Central Bank system (hereinafter the benchmark rate) augmented by (a) 0.25% for bond funds.

b) 0.5% for balanced funds.

c) 1% for equity funds and all other types of funds apart from those cited above.

Where the Benchmark Rate or the Fund rating changes, the new basis for calculating tax shall apply from the first day of the month after the change.

The following amounts are deductible from the tax due in line with the points above: a) any tax proven to have been paid abroad, b) any tax corresponding in accordance with the above which has been paid by other UCITS or other collective investment undertakings in whose units the Fund has invested.

Any credit balance resulting from those deductibles will be carried forward to deduct tax owed on the basis of subsequent tax returns.

5.2 Taxation of unitholders

The sale and redemption of units in mutual funds are exempt from all taxes, duties, stamp duty, levies, fees and all other charges payable to the State, bodies governed by public law and third parties in general, apart from duties and levies payable to the Hellenic Capital Market Commission. The provisions of the VAT Code shall apply to VAT. (Law 2859/2000).

Profits in the form of dividends or other benefits accruing from units of mutual funds, or in the form of added value arising for unitholders of the mutual fund from the

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redemption of units at a price higher than the acquisition price, are exempt from all taxes, duties, stamp duty, levies, fees and all other charges payable to the State, bodies governed by public law and third parties in general, without prejudice to the provisions cited above. The provisions of the VAT Code shall apply to VAT. (Law 2859/2000). Profits in the form of dividends or other benefits accruing from the units are not subject to withholding tax.

The provisions of Law 4174/2013 apply mutatis mutandis to the tax owed under the provisions of Article 103 of Law 4099/2012.

Unitholders of mutual funds may be resident for tax purposes in a country other than Greece. This prospectus presents the Greek tax laws governing the unitholders of mutual funds, but does not set out the tax consequences of the acquisition or redemption of units, the distribution of dividends or the acquisition of added value units in mutual funds for unitholders of mutual funds in the state in which they are tax resident. These consequences (if applicable) vary depending on the applicable legislation and the practices in the state in which they are tax resident and the special conditions applicable to the unitholder.

We recommend that unitholders consult independent advisors about any tax consequences of joining a Fund based on the laws of the state in which they are tax resident.

5.3 Loans, credit

5.3.1 Loans

The Company or custodian may not borrow when acting on behalf of the mutual fund. By way of exception:

The Company can borrow using foreign currency back to back loans.

The Company is allowed to take out loans on behalf of the mutual fund only with a credit institution for up to 10% of the mutual fund's net assets, only in order to cover unit redemption applications, where it is deemed to be non-advantageous to liquidate the Fund's assets. To secure such loans a pledge over the Fund's transferable securities may be established.

5.3.2 Credits

Without prejudice to compliance with the provisions of Articles 59 and 60 of Law 4099/2012 the Company or the custodian are not permitted to grant credit when acting on the mutual fund's behalf.

However, the Company or custodian are not precluded from acquiring units or shares in UCITS, derivative financial instruments or other money market instruments referred to in Article 59(1)(e), (g) and (h) of Law 4099/2012 which have not been settled in full.

Issued in January 2022

REGULATIONS FOR THE MUTUAL FUNDS MANAGED BY 3K Investment Partners Mutual Fund Management Co. S.A.

The Mutual Fund regulations can be found at the following link:
http://www.3kip.gr/el/static/Regulations_el.aspx