

# Key Investor Information

This document contains key investor information for Retail Investors, about the Unit Class R of the fund (UCITS) 3K International Income Bond Fund. It is not marketing material. The information contained is required by law 4099/2012 and aims at helping the investor to understand the nature and the risks of investing in this mutual fund. You are advised to read it carefully so you can make an informed decision before investing.

## Unit Class for Institutional Investors (I) Dividend Distribution – 3K International Income Bond Fund ISIN: GRF000317005

The mutual fund is managed by 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SINGLE MEMBER SA.

### Objective and Investment Policy

The investment objective of the mutual fund is to achieve the highest possible returns by investing in debt securities traded in Greece or abroad.

- To achieve its objective the mutual fund invests at least 65% of its net assets in debt securities (bonds), whose issuers or guarantors are Member States of the European Union or public international organizations in which one or more member states or companies located in member state of EU participate and that are traded in regulated markets in Greece or abroad. It may also invest secondarily in other transferable securities, money market instruments, fixed income securities, bank deposits, units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS). The mutual fund's investment in equities may not exceed 10% of the fund's net assets. It is noted that the Fund is allowed to invest all its assets (100%) in transferable securities and money market instruments of the same issuer issued or guaranteed by the Greek State or other Member States of the European Union under the specific terms referred in its Regulation.
- The acquisition or redemption of units is possible each (working) day following the shareholder's request, on the corresponding subscription or redemption price, as calculated in accordance with the fund's Regulation and published on the website of 3K Investment Partners ([www.3kip.gr](http://www.3kip.gr)).
- The mutual fund's benchmark is the Euribor 12M + 1%. The mutual fund's Benchmark is the Total Return Index/Athens Stock Exchange General Index. The fund implements active management over the benchmark, given that the selection of the fund's holdings in relation to the composition of the benchmark is at the discretion of 3K Investment Partners, in the sense that for the portfolio management, 3K Investment Partners does not follow the composition of the benchmark. The fund's benchmark is used for comparison purposes only.

- Any profits are distributed through cash dividends .

More information:

- 3K Investment Partners M.F.M.C exercises active management of the mutual fund. The selection of debt securities is based on the analysis and evaluation of parameters, such as the interest rate environment and the issuer's creditworthiness always within the context of optimizing the risk-performance balance.
- Derivatives may also be used, for hedging purposes, which may affect the mutual fund's performance.
- The transaction costs involved to the mutual fund's assets affect its performance.
- The mutual fund is addressed to investors with a long-term investment horizon (more than 3 years), who are willing to have exposure to the fixed income markets.

Recommendation: This fund may not be appropriate for investors who plan to divest their investment within 3 years.

The distribution of profits, if decided by 3K Investment Partners Mutual Fund Management Company on the basis of the fund's regulation, is made to all those holding dividend units on the last day of the fiscal year in which profits accrued.

### Risk and Performance Profile



- Placed in risk category 4 as it invests predominantly in debt securities, which may fluctuate. Therefore the risk level is medium. Due to a substantial change in the fund's investment policy in 2019, the composite risk and return indicator has been calculated on a representative portfolio basis. The risk category mentioned in this section may deviate from the current one.
- Historical data may not be a reliable indication of the future performance of this fund.
- Classification of the fund based on the above indicator is not guaranteed and may change in the future.
- The lowest category of risk (1) does not mean that the investment is risk-free.

The material risks associated with the mutual fund are the following:

- Market risk (the risk of falling market prices and the consequent decline in the prices of some of the securities in the fund's portfolio) is medium, since the fund invests in transferable securities, which may fluctuate.
- The credit risk, ie the risk of an issuer being unable to discharge its obligations is high, as the mutual fund invests mainly in debt securities.
- The mutual fund's liquidity risk is low. Liquidity Risks arise when a specific underlying investment is difficult to be liquidated, causing possible difficulty to redeem your investment.

## Charges

All charges relate to the Retail Investors Unit Class and cover the fund's running costs, including the cost of marketing and its distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	0%
Redemption or pay-out charge	0%
<i>This is the maximum rate you may be charged during the acquisition or during the redemption of your units.</i>	
Charges paid by the mutual fund's assets over a year.	
Ongoing Charge	0,98%
Charges under certain specific conditions	
Performance fee	0%

The **entry and exit or pay out charges** indicated are maximum figures. In some cases you might pay less. Please contact your investment advisor. The ongoing charge figure shown is an estimate of the charges due to lack of available data. The fund's annual report will include details of the exact charges imposed. They do not include:

- Performance fee
- Portfolio transaction costs involved to the mutual fund's portfolio assets, except in the case of an entry/exit fee paid by the mutual fund when buying or selling units of another collective investment undertaking

For more information please read p. 44 to 56, sections "Commission – Expenses – Fees" and "Taxation" of the prospectus, which is available in the following link: <http://www.3kip.gr>

## Past Performance

\*see below

	EUR	2017	2018	2019	2020	2021
 M/F						
 Benchmark						

- This mutual fund was launched in 2006. The I Dividend Distribution unit class was created on February 22, 2019, it has not been activated and therefore there is insufficient data to provide a useful indication of past returns to investors.
- The fund is actively managed and does not follow the benchmark.

## Practical Information

- Fund depositary: Piraeus Bank SA
- Further information about this fund (specifically: prospectus, most recent annual and semi-annual reports and synoptic statements of assets and results) may be obtained from the Management Company free of charge and are available on the website [www.3kip.gr](http://www.3kip.gr)
- The net assets, the number of its units, the net price per unit, the subscription price and the redemption price are calculated on each business day and are uploaded on the next business day on the website of the management company: [www.3kip.gr](http://www.3kip.gr)
- This fund is subject to tax laws and regulations of Greece, which might have an impact on the tax obligations of the investor.
- Details of the updated remuneration policy, including the calculation method of remuneration and benefits, the identity of those persons responsible for remuneration and benefits' granting, are available at [www.3kip.gr](http://www.3kip.gr). 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SINGLE MEMBER SA may provide you with a copy of the remuneration policy upon request and free of charge.
- 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SINGLE MEMBER SA may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant part of the prospectus of the fund.
- The fund's units are divided into four unit classes: Class R, available to all investors in a non-discriminatory manner, Dividend class R, available to investors wishing to receive a dividend as part of their investment in these units, unit class I, which is available exclusively to institutional investors and Dividend class I, which is available exclusively to institutional investors wishing to receive a dividend within their investment on the said units, as specified in the Regulation of the fund. Information for the rest Unit Classes (Dividend R, I and Dividend I) are available on the website [www.3kip.gr](http://www.3kip.gr)

3K International Income Bond Fund has been granted with license of incorporation in Greece and is supervised by the Hellenic Capital Market Commission. 3K INVESTMENT PARTNERS MUTUAL FUND MANAGEMENT COMPANY SINGLE MEMBER SA has been authorized to operate in Greece and is supervised by the Hellenic Capital Market Commission. The key investor information is accurate as of 31.01.2022