KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

3K Balanced Fund - Unit Class X

PRIIP Manufacturer:3K Investment Partners Mutual Fund Management Company Single Member

ISIN: GRF000530003

The Hellenic Capital Market Commission is responsible for the supervision of 3K Investment Partners with respect to this key information document. This UCITS is licensed in Greece and is supervised by the Capital Market Commission. 3K Investment Partners, management company of this UCITS, has been licenced in Greece and is subject to control by the Hellenic Capital Market Commission.
For more information you can refer to the website www.3kip.gr or call us at: 210 7419890.

Production Date: 04/04/2025

What is this product?

Type : This investment product is an Undertaking for Collective Investments in Transferable Securities (UCITS) which has the legal form of a mutual fund and operates in accordance with Law 4099/2012.

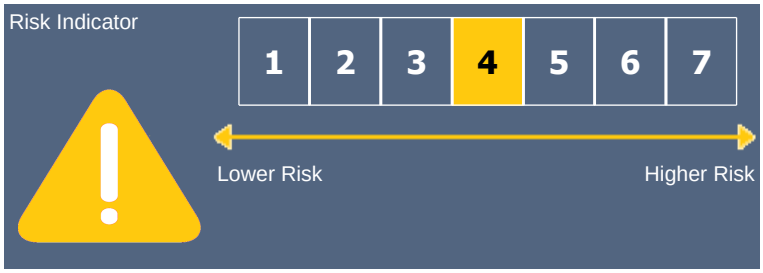
Duration : The mutual fund has unlimited duration. The mutual fund may dissolved when there is a case referred to in article 8 of its Regulation.

Objective : The investment objective of the mutual fund is to invest its assets exclusively in equities, corporate bonds and/or Greek Government bonds, which are admitted to trading or traded on regulated markets or multilateral trading facilities operating in Greece.
To achieve its objective the mutual fund invests at least 10% of its net assets in equities and at least 10% in debt securities, whereas it may invest at maximum 65% of its assets in equities or debt securities or deposits and money market instruments. The Mutual Fund's investments may be made exclusively in equities, corporate bonds and/or Greek Government bonds, which are admitted to trading or traded on regulated markets or multilateral trading facilities operating in Greece. The Mutual Fund is not permitted to invest in other securities, values or assets of any kind nor to acquire precious metals or their supporting documents. The Mutual Fund may hold cash. The Investment Manager actively manages the Mutual Fund in order to respond to changing market conditions. The investment horizon on the basis of which it selects the companies and, in general, the issuers in which it invests, is long-term. The selection of companies is made after analysis and evaluation of parameters such as: growth prospects, company value, management quality, dividend yield, ESG factors, as well as other qualitative and quantitative criteria. In addition, emphasis is placed on the sizes of the sectors to which the companies belong and on the opportunities and risks they entail. The mutual fund may, during the exercise of management, use derivatives mainly for hedging purposes. which may affect its performance.
The acquisition or redemption of units is possible every (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).
The mutual fund's benchmark is the composite and consists of: 50% Total Return Index/Athens Stock Exchange General Index and 50% BEGCGA Index (Bloomberg Barclays Series – E Greece Govt All > 1Yr Bond 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, hence the composition of the portfolio may vary from the composition of the benchmark. The fund's benchmark is used for comparison purposes only and for the calculation of the "performance fee". The Total Return index of the Athens Stock Exchange and its administrator are registered in the register of Article 36 of Regulation (EU) 2016/1011. The BEGCGA Index and its administrator are no longer registered in the register maintained by ESMA pursuant to Article 36 of Regulation (EU) 2016/ 1011, but the possibility of using the aforementioned reference index is still possible until 31.12.2025, as it derives from from Regulation (EU) 2023/2022
Any profits and revenues occurred are reinvested.

Intended Investor : The unit class X of the Mutual Fund, which are offered to foreign investors who meet the requirements of Law 5038/2023, as amended and in force from time to time, concerning the granting or renewal of residence permits in Greece to third-country nationals for the purpose of carrying out investment activities.

Further Information :
Fund Depositary: Piraeus Bank S.A.
Further information about the Fund, the prospectus, the regulations and the annual and semi-annual reports are provided free of charge by the Management Company and are available on the website www.3kip.gr in the Greek language. Unit prices as well as further information about the Fund are available online at www.3kip.gr The units of the mutual fund are divided into four categories: Unit Class I, which is available exclusively to institutional investors, and Unit Class R, which is available to other investors, except institutional investors **and Class Attica Bank Balanced shares, which are available to investors participating in the Mutual Fund through the distribution network of "Attica Bank". and Class X shares, which are available to foreign investors who fall under the requirements of Law 5038/2023, as applicable from time to time and which concern the granting or renewal of a residence permit in Greece, to third-country citizens for the exercise of investment activity. Information on Class R shares can be obtained from the website.** Information on unit class I can be obtained from the website www.3kip.gr

What are the risks and what could I get in return?



The Summary Risk Indicator (SRI) is based on the assumption that you will keep the product for 5 years. The real risk may vary significantly if you liquidate earlier.
The summary risk indicator is a guide to the level of the risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is the medium risk category because because it invests a significant percentage of its portfolio in equity and debt securities whose prices are particularly affected by factors such as the evolution of the financial market, the economic development of the issuers of these instruments, developments in the global economy and the economic and political conditions of each country. This rates the potential losses from future performance at "medium" and poor market conditions "could" have an impact on our ability to pay you. This product does not include protection against future market performance, so you could lose some or all of your investment. Risks that may be materially related to the product and which are not included in the summary risk index are the following: Counterparty Risk the risk that the settlement of transactions will not be fulfilled smoothly such as non-payment of money or valid delivery of securities by the counterparty. Operational Risk the risk related to potential malfunctions of the company's processes and systems. Liquidity Risk: Due to liquidity risk, unitholders in the event of a redemption: a) may receive less than the value they have in mind when they take the decision to liquidate the units (due to the decrease in the unit price that may occur in the meantime) b) they may not be able to redeem the units at the time they wish. Also under extreme liquidity conditions the net price per unit may decrease significantly.

For more information about the risks, you can refer to the Prospectus, which is available at www.3kip.gr.

Performance Scenarios

Example Investment:10.000 EUR

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum: There is no minimum guaranteed return. You could lose some or all of your investment			
Stress senario:	**What you might get back after costs**	0 EUR	0 EUR
	Average Return each year	-100%	-100%
Unfavorable Scenario	**What you might get back after costs**	8.260 EUR	10.270 EUR
	Average Return each year	-17,4%	0,5%
Moderate scenario	**What you might get back after costs**	11.240 EUR	15.140 EUR
	Average return each year	12,4%	8,7%
Favorable scenario	**What you might get back after costs**	22.990 EUR	23.160 EUR
	Average Return each year	129,9%	18,3%

The figures shown include all the costs of the product itself, but may not include all the costs you pay to your consultant or distributor. The figures do not take into account your personal tax situation, which may also affect the amount you get back. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.
The stress scenario shows what you can earn in extreme market conditions.

The unfavourable scenario occurred for an investment between July 2021 - July 2022 (if you exit after 1 year) and between January 2018 - January 2023 (if you exit after 5 years).
The moderate scenario occurred or an investment between July 2017 - July 2018 (if you exit after 1 year) and between November 2018 - November 2023 (if you exit after 5 years).
The favourable scenario occurred for an investment between January 2017 - January 2018 (if you exit after 1 year) and between February 2016 - February 2021 (if you exit after 5 years).

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and the yield of the product.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return).
  For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10.000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total Costs	460 EUR	2.140 EUR
Annual cost impact (*)	4,6%	2,7%

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be: 13.7% before costs and 11.0% after costs.
These figures iclude the maximum distribution fee that the person selling you the product may charge you. This person will inform you of the actual distribution fee.

Costs' composition

One-off costs upon entry or exit:		If you exit after 1 year
Entry costs:	1,50% of the amount you pay in when entering this Investment. This is the maximum amount you will be charged. The person selling you this product, will let you know about the actual cost.	150 EUR
Exit Costs:	0,00% We do not charge exit fee for this product.	0 EUR
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs:	2,41% of the value of your investment per year. This an estimation based in the real costs during the last year.	241 EUR
Transaction Costs	0,16% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	16 EUR
Incidental costs taken under specific conditions		
Performance Fee	0,54% The actual amount will vary depending on your investment performance. The aggregated cost estimation above includes the average over the last 5 years. The performance fee is generally up to 20% per annum on any positive difference between the performance of the Share Class and the performance of the benchmark. A performance fee is paid even if the Fund has a negative performance, as long as the above conditions are met. Details regarding the performance fee model are included in the prospectus which is available at www.3kip.gr.	54 EUR

How long should I hold it and can I take my money out early?

Recommended Holding Period: 5 years.

The fund has no maturity date and the recommended holding period is 5 years. Redemption of shares is possible every (working) day at the request of the shareholder, at the corresponding redemption price, as calculated in accordance with the Fund's Regulations and published on the website of 3K Investment Partners (www.3kip.gr). The applicable redemption fee is posted on the website of 3K Investment Partners (www.3kip.gr)

How can I complain?

Complaints can be submitted either by phone or in writing, but for the best protection of both the shareholder and the Company, it is requested that the request be submitted in writing (at the address El. Venizelou (Panepistimiou 25 -29 P.O. 10564, Athens) or by e-mail at the address Info@3kip.gr or by filling in the Complaint Submission Form posted on the Company's website.
If the investor is not satisfied with the Company's response, he can submit his complaint in writing to the Hellenic Financial Ombudsman, by completing the Complaints Form posted on the website of the Hellenic Financial Ombudsman (www.hobis.gr) and sending it by email (info@hobis.gr), fax (2103238821) or by post (Massalias 1, 10680, Athens).

Other information

Further information about this mutual fund (specifically: the regulation, the prospectus, the latest annual and semi-annual report) is provided free of charge by the management company and is available at www.3kip.gr.
The details of the updated remuneration policy, which includes, among other things, the method of remuneration and benefits' calculation, the identity of the persons responsible for the granting remuneration and benefits, are available at www. 3kip.gr. 3K Investment Partners Mutual Funds Management Company Single Member may provide you, upon your request and at no charge, with a copy of the remuneration policy in printed form.
Information on past performances published by 3K Investment Partners is available on the website www.3kip.gr for the last 10 years. Calculations of previous performance scenarios are available on a monthly basis on the website www.3kip.gr