EnCor Akciový

Otevřený podílový fond (“Equity”) **2026**

INVESTMENT PLAN

The Fund’s investment objective is to achieve attractive long-term capital appreciation comparable to global equity markets. It invests primarily through exchange-traded funds (ETFs) in selected global and regional equity markets, sectors and investment themes, as well as in Czech equities, which represent approximately 20% of the portfolio. The portfolio follows predefined strategic target weights and is generally rebalanced quarterly; actual weights may temporarily change between rebalancing dates due to market movements. The Fund invests in CZK, EUR, USD and other currencies, with currency hedging determined by the portfolio manager. Income is continuously reinvested. The Fund does not track or replicate any specific index or benchmark.

KEY INFORMATION

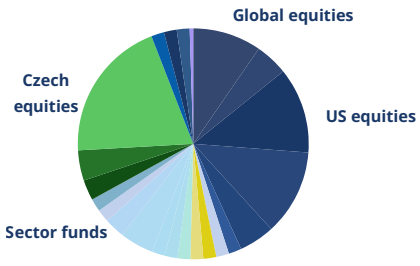
Fund type:	Special collective investment fund
ISIN (class A):	CZ1005100048
Currency:	CZK
Date of foundation:	17.12.2024
Date of inception:	31.12. 2025
Valuation frequency:	weekly
Management fee:	1.25 % p.a.
Minimal investment:	100 CZK
Investment horizon:	5 years and more
SRI (scale 1-7):	4
Expected net return:	8 % - 10 % p.a.

Why invest in the fund?

DIVERSIFICATION

The fund's portfolio is broadly diversified across regions and sectors. This diversification, combined with active portfolio management, is key to maximising returns and managing the fund's volatility.

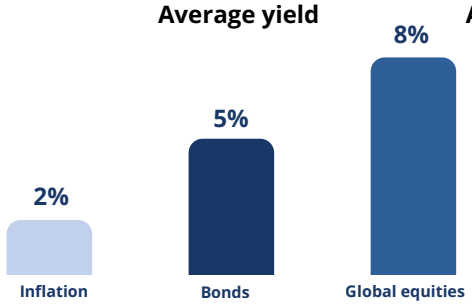
Model allocation



HIGH YIELD

Global equity markets have long beaten the returns of other publicly traded asset types. Over the long term, equities beat bond yields and also beat inflation.

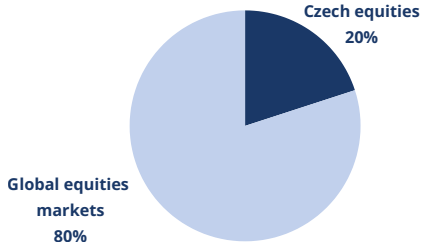
Average yield



CZECH EQUITIES

Unlike most competing equity funds, our portfolio includes Czech stocks that generate stable dividend income. On average, we allocate 20% of the portfolio to Czech equities.

Average representation of Czech equities



Examples of investment instrument in the fund

S&P 500	Czech equities	Global equities	Glob. dividend. equities	Indian equities
German equities	UK FTSE	CEE equities	GEM equities	Japan equities
Global gold mining	Global energy	Robotics & Automation	AI & Semiconductors	Cybersecurity
NATO Defence	Smart grid	Clean energy	Russell 2000	Global mining

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Experienced and trustworthy team

LUBOR ŽALMAN

Partner EnCor Asset Management, Chairman of the Board of Directors

- Over 25 years in senior positions in financial institutions
- CEO of Raiffeisenbank ČR, Director of Financial Markets Division at Komerční banka, consultant at McKinsey & Company

JAN KUBÍN

Partner EnCor Asset Management, Vice-Chairman of the Board

- More than 20 years of experience in financial services and strategy consulting
- Chief Financial and Operations Officer of Raiffeisenbank ČR, Chief digital officer of RBI, consultant at McKinsey & Company

MARK ROBINSON

Senior Portfolio Manager, Member of the Board of Directors, EnCor A.M.ent

- Over 20 years of experience in portfolio management and capital markets analysis
- Fund Manager at JP Morgan Fleming in London, Head of Research at UCB/CAIB, WOOD & Company, Colliers

High-quality service providers

MANAGER	ADMINISTRATOR	DEPOSITARY	AUDITOR
EnCor Asset Management, investiční společnost, a.s.	WOOD & Company, investiční společnost, a.s.	UniCredit Bank Czech Republic and Slovakia, a.s.	Ernst & Young Audit s.r.o.

Who is the fund suitable for?

A dynamic, actively managed component of every investor´s portfolio.

For dynamic young professionals with a long-term horizon.

For regular investment and appreciation of funds for retirement age.

For institutions that want to invest part of their funds for the long term.

A dynamic component of the foundation's portfolio with a long-term horizon.

Important notices

EnCor Akciovy, open-end mutual fund ("OPF") is an open-end mutual fund according to Act No. 240/2013 Coll., on Investment Companies and Investment Funds. The fund manager, EnCor Asset Management, Investment Company, a.s., is subject to the supervision of the Czech National Bank. The manager warns investors that the value of the investment in the fund may go down as well as up and the return of the amount originally invested is not guaranteed. The performance of the Fund in previous periods does not guarantee the same or better performance in the future. An investment in the Fund is intended to provide a return over the medium and long term and is therefore not suitable for short-term speculation. Potential investors should consider the specific risks that may arise from the investment objectives of the Fund as set out in its constitution. The investment objectives are reflected in the recommended investment horizon, as well as in the fees and expenses of the Fund. The Fund's Key Information Document (KID) is available at http://www.encoram.com. In paper form, the information can be obtained from the registered office of EnCor Asset Management, investiční společnost, a.s.,Pernerova 691/42, 186 00 Praha8 - Karlín. The information provided is for information purposes only and does not constitute a proposal to conclude a contract or a public offer under the provisions of the Civil Code. More information can be found on the website http://www.encoram.com.

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