Fundusz stosuje Dobre Praktyki Informacyjne

ESALIENS

ESALIENS CONSERVATIVE PLUS

risk and reward profile

1	**2**	3	4	5	6	7

lower risk ← → higher risk

Risk indicator is presented in accordance with the Key Information Document. The indicator is calculated based on the historical volatility of the subfund's rates of return resulting from the implemented investment policy and may change in the future. Even the lowest risk category does not mean that the subfund is risk-free. Other risk factors related to investing in the subfund, which are not included in the indicator, are presented in the Key Information Document and the Fund Prospectus.

investor profile

The subfund is targeted at an investor who:
- accepts only low risk,
- wants to maintain a real investment value,
- definitely does not want to have exposure to the stock market,
- expects the rates of return higher than those obtained on a banking deposit at a greater liquidity, taking into account the relevant investment risk.

Assessment of management results should be considered by the investor in a period not less than 6 months.

investment process

The purpose of the subfund is to protect the real value of assets and to achieve net investment income of the subfund.
The subfund invests at least 50% of its assets in titles of **Esaliens Conservative** (the "underlying subfund") segregated within Esaliens Parasol FIO.
Up to 50% of the subfund's assets may be invested in debt securities and money market instruments meeting the conditions set out in the subfund's articles of association.
Up to 20% of the subfund's assets may be invested in deposits. Up to 20% of the subfund's assets may be invested in participation units of other Polish open-end investment funds, participation units of foreign funds or participation units of collective investment institutions.
According to a model allocation, The Subfund will hold the entire portfolio in the participation units of **Esaliens Conservative** Subfund.
The underlying Subfund invests up to 100% of its assets in debt securities and money market instruments. The underlying Subfund does not invest in equities or other equity instruments, and may invest assets in convertible bonds. The subfund is actively managed.

subfund details

Type	fixed income subfund
Launch date	8.04.2022
Minimum investment in sub-fund	PLN 100
Maximum up front load	0.5%
Maximum management fee (yearly)	0.8%/no fee*
Net assets value per unit class A (NAV per unit)	PLN 126.39
Benchmark	no benchmark
Unit	PLN
Underlying subfund currency	PLN
Underlying subfund's total net assets:	PLN 392.3 m.

* No fee charged on the assets allocated in Esaliens Conservative.

net asset value per unit (PLN) as of 31.10.2026

	1m	3m	6m	12m	36m	60m	120m	ytd	Since inc.
class A	0.49%	-0.15%	0.56%	2.18%	14.42%	n/a	n/a	1.37%	26.39%

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.09%	5.41%	5.14%

Past performance does not indicate future returns.

asset allocation as of 31.10.2026

underlying subfund	96.96%
others inc. cash and cash equivalents	3.04%

underlying subfund details as of 31.10.2026

underlying subfund – **ESALIENS Conservative**

Investment grade securities in fixed-income class	95.93%
Effective duration of fixed-income part: of fund (in years)	1.12

asset alocation

total fixed rate	34.08%
total floating	23.29%
agency	16.58%
credit (financials)	15.76%
credit (industrials)	4.81%
commercial mortgage backed	2.83%
credit (other)	0.75%
cash	1.90%

government bonds & bills guaranteed by the Treasury	73.95%
commercial papers	24.15%
cash and deposits	1.90%

risk statistics (annualized)

	1 year	3 years
Alpha	n/a	n/a
Beta	n/a	n/a
R^2	n/a	n/a
Tracking Error	n/a	n/a
Standard Deviation	0.6%	0.4%
Sharpe Ratio	0.00	0.10
Information Ratio	n/a	n/a

currency exposure as of 31.10.2026

PLN	82.06%
EUR	14.65%
USD	3.29%

ESALIENS CONSERVATIVE PLUS

In the event of the liquidation of the Esaliens Conservative subfund or Esaliens Umbrella FIO, the Fund may, in accordance with the provisions of the Articles of Association, amend the wording of the Articles of Association regarding the subfund's investment policy by selecting participation titles from other funds or mutual institutions.

glossary

Participation unit A – offered to all the participants of the fund. The fee is collected while the participation units are purchased.

Alpha – measures the relationship between a fund's actual performance and the performance it achieved by virtue of market movements alone. In other words, it is a measure of the portfolio manager's added value.

Beta – measures the relationship between a fund's volatility and that of its benchmark. A fund with a beta of 1.00 can be expected to show similar volatility to the benchmark. A fund with a higher beta is likely to be more volatile than the benchmark, while a fund with a lower beta can be expected to rise and fall more slowly than the benchmark.

R^2 – measures the degree to which a fund's performance "character" is driven by its benchmark. For example, a fund with an R^2 of 0.80 records that 80% of the fund's historical behavior was attributable to movements in its benchmark.

Tracking error – the expected or actual maximum deviation of a fund's returns from those of its benchmark over a twelve and thirty six month period.

Standard Deviation – standard deviation of fund returns measures how much a fund's total returns have fluctuated in the past. Standard deviation is widely used as a basic risk measure. It shows how much a fund's annual return is likely to vary from its average annual return over a longer period. It is particularly useful when comparing two funds, in order to see which is likely to be the more volatile. The higher the standard deviation score, the more volatile the fund.

Sharpe Ratio – the Sharpe ratio measures the fund's risk adjusted return. It shows the ratio of a fund's excess return (i.e. the return in excess of that from a 'risk-free' asset, say, Treasury Bills) to the level of risk taken (i.e. the fund's standard deviation). The higher the score, the better the risk/reward trade-off of the fund.

Information Ratio – measures management efficiency, describing the relation of excess return to its standard deviation. The excess return is the difference between fund's and benchmark's rate of return. Benchmark tracks the results of a fund group homogeneous in terms of investment policy.

Effective duration: Average Duration equals the weighted average maturity of all the cash flows in the portfolio and gives an indication of the sensitivity of a portfolio's bond prices to a change in interest rates. The higher the duration, the more sensitive the portfolio is to interest rate changes. Effective Duration is a calculation for bonds with embedded options (Not every portfolio will purchase bonds with embedded options). It takes into account the expected change in cash flows caused by the option, as interest rates change. If a portfolio does not hold bonds with embedded options, then the Effective Duration will be equal to the Average Duration.

important information – read carefully

This is an advertising information. This material does not contain sufficient information to make an investment decision. The promoted investment means the purchase of participation units.

Detailed information concerning ESALIENS Conservative Plus (the "Subfund") within ESALIENS Umbrella Foreign Specialized Open-End Investment Fund (the "Fund") is included in the Prospectus and the Key Information Document available on the www.esaliens.pl website, at individual fund distribution outlets as well as in written form in the registered office of ESALIENS TFI SA (Warsaw, 11a, Warecka Str.). The Prospectus as well as Key Information Document include the data required to evaluate an investment, outline the **risks connected with participation in the fund**, and inform on the related costs, charges and taxes. **Before investing in the Subfund, you should read the Prospectus and the Key Information Document issued for the selected Subfund unit class**.

Past performance is no guarantee of future returns. The Subfunds' performance is reported before capital gains tax and the fees related to the investment units offered. Individual return rates depend on the unit purchase and redemption dates as well as on the amount of administration fee charged and the amount of tax due. The Fund does not guarantee that the Subfund's investment objective or a specific investment result will be achieved. Fund participants must take into account the possibility of losing at least part of their investment.

The Fund invests assets of the Subfund mainly in instruments other than securities (except for participation units of the underlying Subfund) and money market instruments. The Fund allocates the Subfund's assets mainly in participation units of Esaliens Conservative, a segregated Subfund within Esaliens Umbrella Open-End Investment Fund. The underlying Subfund, which is the main investment instrument, is described in the Fund's prospectus.

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