data as of 31 Oct 2026
ESALIENS Umbrella OEIF
Advertising information

The fund complies
Dobre Praktyki Informacyjne

ESALIENS

ESALIENS CONSERVATIVE

risk profile

1	**2**	3	4	5	6	7

lower risk — higher risk

Risk indicator is presented in accordance with the Key Information (KID). The indicator is calculated based on the historical volatility of the sub-fund'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 sub-fund is risk-free. Other risk factors related to investing in the sub-fund, which are not included in the indicator, are presented in the Key Information (KID) and the Fund Prospectus.

investor's profile

The subfund is designed for an investor who only accepts minimum risk, wishes to preserve the investment value in real terms, definitely avoids exposure to equity market and accepts profits similar to bank deposits with higher liquidity. The evaluation of subfund's performance should not be made for a period shorter than 3 months.

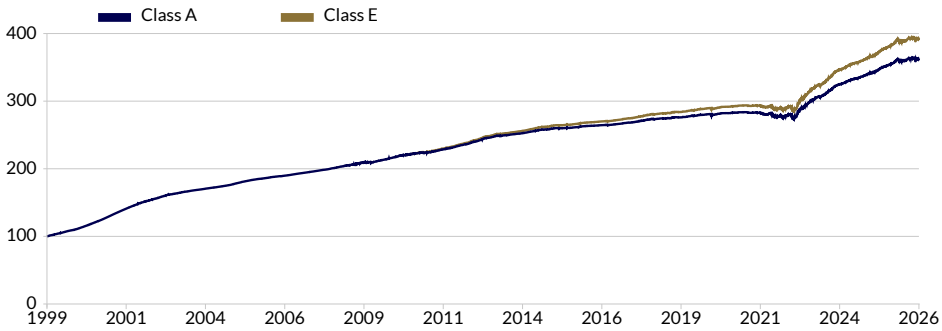
investment process

The subfund's objective is to preserve asset value in real terms and generate income from the subfund's net investments. Up to 100% of the assets are invested in debt securities and money market instruments issued by the State Treasury and other issuers including companies. The subfund invests also in bonds with maturity above 2 years as well as bond and money market instruments issued by commercial law companies and local governments. The modified duration of the Subfund's portfolio, considering the share of investment components in the Subfund's total assets, does not exceed 1.75 years. In its investments, the subfund aims to achieve the highest possible rate of return on assets, while almost entirely eliminating the securities price volatility risk, mitigating the interest rate risk, issuer's default risk, foreign exchange risk, risk related to the loss of value of the security and maintaining high liquidity. Ideally, the subfund allocates up to 100% of its assets in debt instruments. The sub-fund is actively managed.

subfund details

Type		fixed income subfund
Subfund size		PLN 392.3 m
	Class A	Class E
Launch date	04 Jan 1999	24 Aug 2010
Minimum payment	PLN 100	PLN 10
Net asset value per unit (NAV per unit)	PLN 363.14	PLN 393.32
Investment grade securities in fixed-income class		95.93%
Effective duration of fixed - income part:		
of fund (in years)		1.12

net asset value per unit (PLN)



Past performance does not indicate future returns.

risk statistics

Indicator	1 year	3 years
Standard Deviation	0.6%	0.4%
Sharpe Ratio	0.00	0.10

Subfund total returns

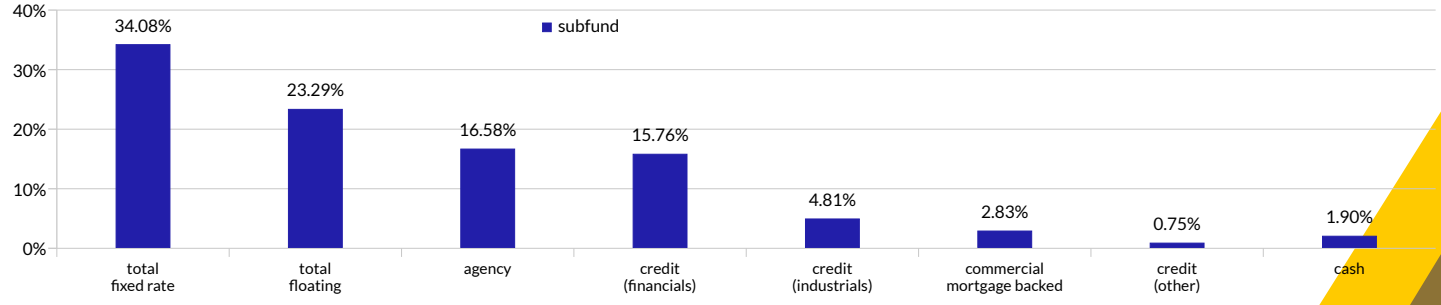
Results in periods	1 month	3 months	6 months	12 months	36 months	60 months	120 months	240 months	YTD	max
Class A	0.48%	0.09%	1.02%	2.87%	17.00%	28.85%	37.17%	89.77%	1.97%	263.14%
Class E	0.52%	0.23%	1.31%	3.50%	19.77%	34.49%	45.46%	-	2.46%	77.35%

Annual subfund total returns

Results in periods	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Class A	1.13%	2.25%	1.93%	1.37%	1.12%	-0.82%	1.20%	11.32%	6.32%	5.91%
Class E	1.44%	2.56%	2.23%	1.69%	1.43%	-0.43%	1.67%	13.30%	7.12%	6.71%

Benchmark: No benchmark.

asset allocation



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

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fees

Maximum up front (load)	0.50%
Fixed management fee (Class A)	0.80%
Benchmark portfolio (for variable management remuneration)	WIRON 3M
Variable management fee	20% of the fund performance above the change from the benchmark portfolio over a one-year settlement period. Details available in the Fund's prospectus.

currency structure

data as of: 31.10.2026

PLN	82.06%
EUR	14.65%
USD	3.29%

geographical breakdown

country	31 Oct 2026	30 Sep 2026
Poland	94.35%	94.94%
Bułgaria	2.08%	1.87%
Romania	1.45%	1.28%
Slovakia	0.82%	0.74%
G. Britain	0.75%	0.69%
Czech Rep.	0.33%	0.30%
Mexico	0.21%	0.19%

glossary

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

Participation unit E - offered exclusively for investment and pension plans and programmes. The fund doesn't collect any initial or final fee.

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.

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 the ESALIENS Conservative ("subfund") within ESALIENS Umbrella Open-End Investment Fund is included in the prospectus and the Key Information Documents (KID), which are available on the www.esaliens.pl website, at individual fund distribution outlets and in a written form at the registered office of the fund. The fund's prospectus and the Key Information Documents (KID) include the information required to assess the investment and indicate **the risk related to fund participation,** charges, fees and information of taxes. **Before investing in the subfund you should analyze the Key Information Documents (KID) concerning the selected category of the subfunds participation units as well as the fund's prospectus.**

Past performance is no guarantee of future returns. The subfund's performance does not cover the capital gains tax and fees charged at the purchase of participation units. The individual rate of return depends on the purchase and redemption day, as well as on the fees and taxes collected. The fund does not guarantee that the investment objective will be achieved or that a specific investment result will be achieved. Fund's participants must take into account the possibility of losing at least a part of the deposited funds.

The fund may invest more than 35% of its asset value in securities issued by the Treasury, the National Bank of Poland, the European Bank for Reconstruction and Development or the European Investment Bank as well as in securities issued by a Member State, a regional government or a regional government of a Member State.

This document is of advertising character and the graphs and charts presented herein are for illustrative purposes only. The material does not constitute an investment offer in view of the Civil Code or the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies. The material shall not be construed as investment advice or recommendation concerning the purchase or sale of any financial instruments. Source of data: calculations of ESALIENS TFI SA, apart from the part "Risk statistics" which are supplied by Analizy Online SA.

The source of risk profile is the subfund's Key Information Documents (KID).

ESALIENS TFI SA operates based on the decision of The Securities and Exchange Commission (currently The Polish Financial Supervision Authority) dated 18 June 1998.