

# UniEURIBOR

## The first in Poland money subfund in EURO



### Level of risk:



minimal



low



moderate



high



highest

### Investment policy

The subfund invests up to 100% of the portfolio in money market instruments and bonds issued mostly by companies from Poland and CEE countries. Redemption period of this instruments does not exceed one year or interest rates of these instruments are fixed for a period no longer than one year. A basic investment currency is euro.

### Investor profile

The subfund is dedicated to institutional investors who:

- have financial surpluses in euro,
- get subsidies from European Union on business development,
- export products to euro zone countries,
- square up in euro with their foreign stockholders,
- prefer short-term investments (maximum one year).

### Subfund profile

Subfund type	money market subfund in euro
Inception date	8 July 2009
Fund management company	Union Investment TFI S.A.
Stockholder of the management company	Union Asset Management Holding AG – 100%
Minimum initial	for institutional Clients: 100,000 euro for individuals: 40,000 euro
Minimum next payment	for institutional Clients: 10,000 euro for individuals: 1,000 euro
Maximum front-load fee	0%
Maximum management fee	1%
Subfund manager	Andrzej Czarnecki
Net asset value	7.90 mln euro
Value of participation unit	1,126.14 euro
Bank account numbers	31 1880 0009 0000 0013 0062 9000
<b>Recommended minimal investment horizon:</b>	<b>min. 2 months</b>



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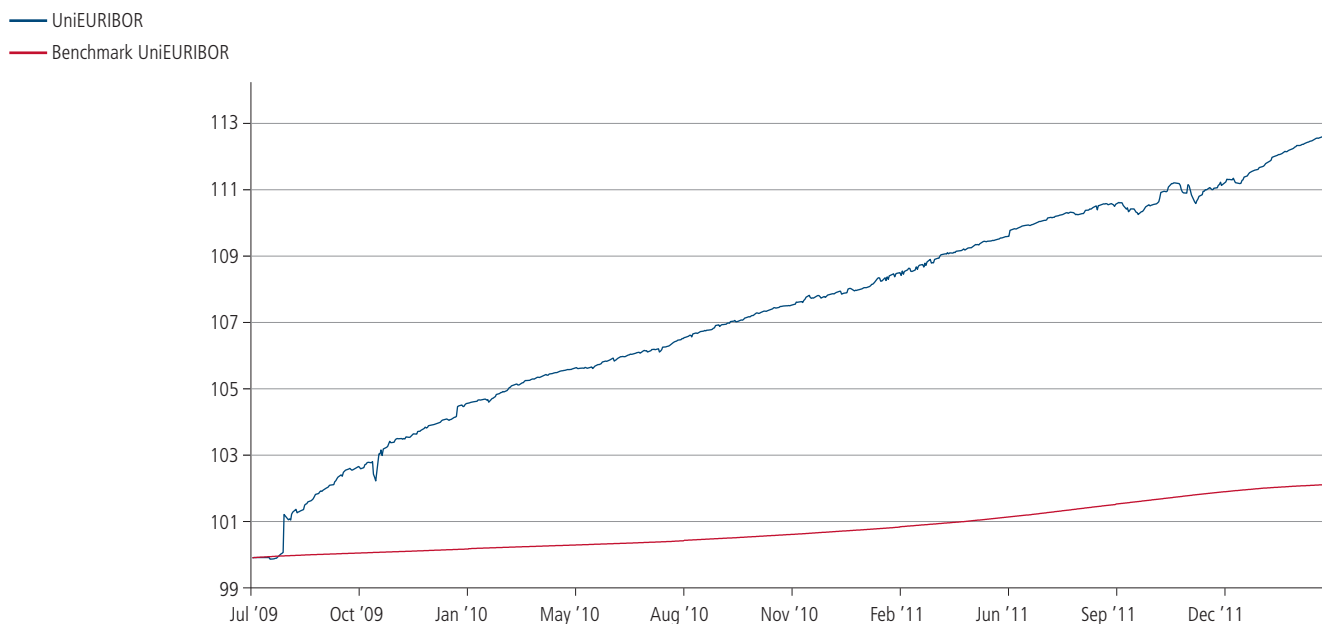
Level of risk: ■ minimal ✓ low ■ moderate ■ high ■ highest

## Subfund performance vs. benchmark\*

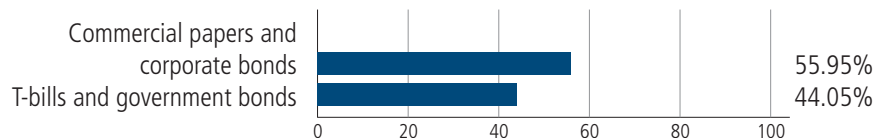
	1 month	3 months	6 months	1 year	2 years	5 years	10 years
UniEURIBOR (%)	0.30	1.17	1.98	3.50	6.85	–	–
Benchmark (%)	0.05	0.20	0.53	1.17	1.83	–	–
Difference	0.25	0.98	1.45	2.33	5.01	–	–

\* Performance of the subfund and its benchmark is calculated on the basis of last working days of each month.

## Subfund performance vs. benchmark



## Asset allocation



## Benchmark<sup>1</sup>

EURIBOR 1-month

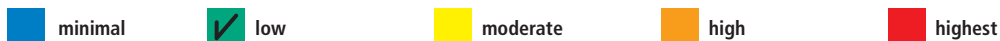
<sup>1</sup> The model portfolio, which is a point of reference to evaluation of fund assets management results.

# UniEURIBOR

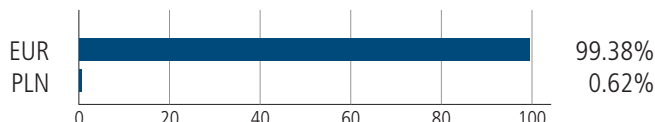
## The first in Poland money subfund in EURO



**Level of risk:**



**Currency structure**



**Risk measures**

	12 m
Beta to WIG	0.01
Duration (years)*	0.59

\* Information as of 30.12.2011.

**Dictionary**

**Beta to WIG** – this ratio shows the relation between changes in the value of a fund unit and changes in the WIG index. Beta of 1 means that changes in the value of a fund unit are the same as changes in the WIG index. Beta below 1 means that a growth (decrease) in the benchmark by 1% is usually connected with a growth (decrease) in the value of the WIG index by less than 1%. Beta over 1 means that a growth (decrease) in the WIG index by 1% is usually connected with a growth (decrease) in the value of a fund unit by more than 1%.

**Duration** – this ratio shows the change in the value of the debt part of the fund in reaction to a change in interest rates. The higher the duration, the bigger effect of a change in interest rates on a change in the value of a fund unit i.e. the higher the risk connected with the same.

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Level of risk:



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moderate



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Presented financial information concern the indicated period and do not constitute a guarantee of achievement of similar results in the future.

No guarantee of achievement of the objectives of the investment funds; the possibility of decreasing the value of invested funds.

**A high volatility of the net asset value: UniAkcje Małych i Średnich Spółek, UniAkcje Sektory Wzrostu, UniAkcje: Nowa Europa, UniKorona Akcje, UniKorona Zrównoważony, UniStabilny Wzrost, UniObligacje: Nowa Europa in UniFundusze FIO and UniTotal Trend and UniObligacje Aktywne in UniFundusze SFIO.**

The possibility of the deposit more than 35% of assets of UniKorona Pieniężny, UniKorona Obligacje, UniBezpieczna Alokacja, UniStabilny Wzrost, UniKorona Zrównoważony, UniLokata in securities issued or guaranteed by the Polish Treasury or the Polish National Bank, and in the case of UniDolar Pieniężny and UniObligacje: Nowa Europa also in securities issued or guaranteed by: Australia, Austria, Belgium, Bulgaria, Canada, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Japan, Lithuania, Luxembourg, Latvia, Malta, Mexico, New Zealand, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, South Korea, Sweden, Switzerland, Turkey and the European Investment Bank and World Bank (The International Bank for Reconstruction and Development).

Information prospectuses, short prospectuses, tables of fees, information on investment risk and taxes are available through the website: [www.union-investment.pl](http://www.union-investment.pl).

## Any questions?



801 144 144

(22) 449 03 40 (Monday to Friday from 8:00 to 18:00)



[tfi@union-investment.pl](mailto:tfi@union-investment.pl)