

# GENERALI PROFIT PLUS

## Corporate debt securities sub-fund



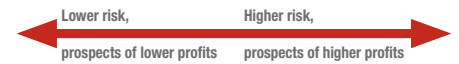
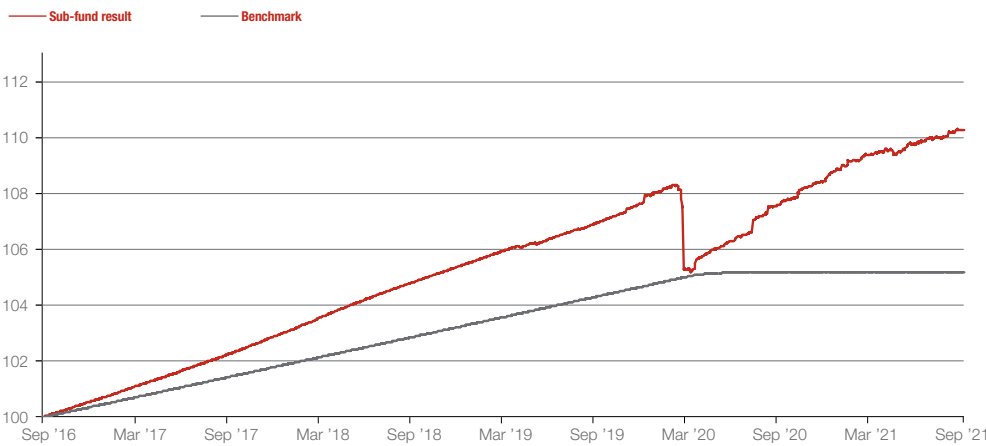
The investment objective of the sub-fund is an increase in the value of assets as a result of investment value growth. Generali Profit Plus is a sub-fund of short-term corporate debt securities. The sub-fund applies the rules and investment limitations for a closed-end investment fund. The sub-fund invests mainly in Polish debt securities issued by enterprises whose interest rate is fixed for periods not longer than 397 days or that have a residual maturity of 397 days or less. Another object of sub-fund investments may be debt instruments issued by state governments. The sub-fund may also invest in foreign debt instruments and hedge exchange rate risk by investing in derivatives.

Rating Analiz Online

★ ★ ★ ☆ ☆

**Generali Profit Plus**

### Sub-fund performance vs. benchmark



The discussed risk indicator is retrieved from Key Investor Information. The indicator is determined based on the historical volatility of the sub-fund's returns resulting from the investment policy implemented and may change in the future. Even the lowest risk category does not mean that the sub-fund is risk-free. Other risks associated with investing in a sub-fund that are not taken into account by the indicator are presented in the Key Investor Information and Fund Prospectuses.

#### Recommended minimal investment horizon:

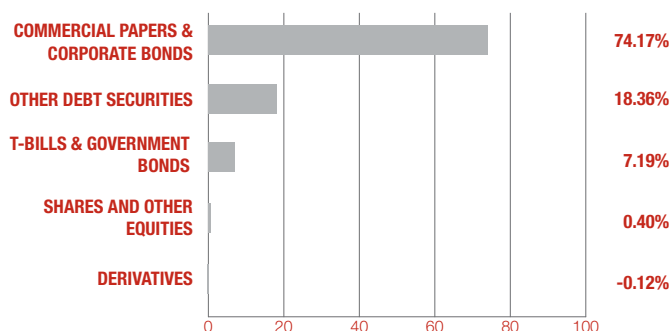


### Sub-fund performance vs. benchmark\*

	YTD	1 month	3 months	6 months	1 year	3 years	5 years	10 years
<b>Generali Profit Plus (%)</b>	1.55	0.06	0.37	0.79	2.42	5.17	10.18	21.45
Benchmark (%)	-0.01	0.00	-0.01	-0.01	-0.01	2.25	5.15	19.78
Difference	1.56	0.06	0.37	0.79	2.43	2.91	5.03	1.67

\* Performance of the sub-fund and its benchmark is calculated on the basis of last working days of each month. Data based on own calculations from September 30, 2021.

## Asset allocation

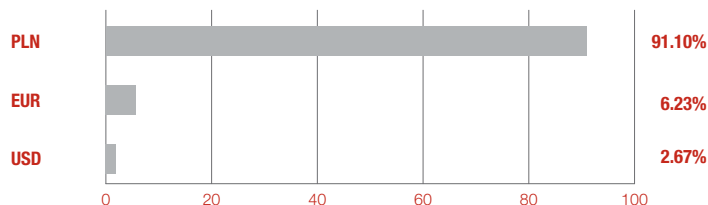


## Benchmark\*\*

The rate of 1M WIBID less the rate of mandatory provisions of the National Bank of Poland

\*\* The model portfolio, which is a point of reference to evaluation of fund assets management results.

## Currency structure



## Sub-fund profile

Sub-fund type	short-term debt sub-fund
Inception date	1 July 2003
Maximum front-load fee according to table of fees	0%
Minimal initial payment	for institutional Clients: 100,000 PLN for individuals: the equivalent of 40,000 euro
Minimal next payments	10,000 PLN
Maximum management fee	1%
Actual management fee	0.9%
Performance fee	5% over reference rate***
Sub-fund Manager	Marek Warmuz (Sub-fund Manager till 30/09/2021)
Net asset value	879.36 mln PLN
Value of participation unit	1 865.00 PLN
Bank account numbers	53 1880 0009 0000 0013 0017 6002

\*\*\* reference rate – 1 month WIBID rate decreased by the reserve requirement rate published by National Bank of Poland

## Investor profile

The sub-fund is addressed to investors who:

- intend to invest their financial surplus in the sub-fund of short-term corporate debt securities,
- accept moderate investment risk,
- whose investment horizon is at least 1 year.

## 10 biggest positions

FPC0725	ISIN: PL0000500286	6.74%
FPC0631	ISIN: PL0000500328	4.50%
PZU0727	ISIN: PLPZU0000037	3.34%
POZ1226X	ISIN: POZ1226X	3.12%
PFR0325	ISIN: PLPFR0000027	2.97%
WZ0524	ISIN: PL0000110615	2.85%
CPS0426	ISIN: PLCFRPT00047	2.63%
SPL0428	ISIN: PLBZ00000275	2.49%
ENA0624	ISIN: PLENEA000096	2.40%
PHP0725	ISIN: PLPKOHP00090	2.12%

## Risk measures (for 12 months)

Sharpe's ratio	6.25
Standard deviation	0.38%
Duration	0.89
YTM	1.83%

## Dictionary

**Sharpe's ratio** – this ratio shows the profitability of risk borne by the fund compared to safe investments (e.g. treasury bonds). The higher the Sharpe's ratio, the lower the risk at which the return of the fund is generated compared to safe investments.

**Standard deviation** – this ratio shows how risky the given fund is. The higher the ratio, the more volatile the price of a fund unit. This ratio is used to compare the risk of funds with a similar profile (e.g. equity funds).

**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.

**YTM** – (yield to maturity) – this ratio shows the rate of return that investors obtain when buying a bond at the current market price and holding it in their portfolio until maturity.

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Presented financial information concerns the indicated period in the past and does not constitute a guarantee of achievement of similar results in the future. The result presented does not include front-load fees associated with investing in a given sub-fund or taxes. Front-load fees and applicable taxes may be deducted from the result.

The Generali Euro sub-fund is denominated in EUR. Incoming and outgoing payments by way of purchase or sale of participation units in the sub-fund are made in EUR. In the event a participant intends to obtain investment returns in a currency other than EUR, the participant must take into account the fact that any returns may increase or decrease as a result of currency fluctuations.

The Generali Dolar sub-fund is denominated in USD. Incoming and outgoing payments by way of purchase or sale of participation units in the sub-fund are made in USD. In the event a participant intends to obtain investment returns in a currency other than USD, the participant must take into account the fact that any returns may increase or decrease as a result of currency fluctuations.

No guarantee of achievement of the objectives of the investment funds; there is a possibility of a decrease in value, including the loss of a part of the invested funds. A high volatility of the net asset value: **Generali Akcje Małych i Średnich Spółek, Generali Akcje Wzrostu, Generali Akcje: Nowa Europa, Generali Korona Akcje, Generali Korona Zrównoważony, Generali Stabilny Wzrost, Generali Obligacje: Nowa Europa, Generali Akcje: Turcja, Generali Akcji: Megatrendy w Generali Fundusze<sup>FIO</sup> oraz Generali Obligacje Aktywne, Generali Obligacje Globalne Rynki Wschodzące, Generali Złota, Generali Euro, Generali Akcji Amerykańskich, Generali Akcji Europejskich in Generali Fundusze<sup>SFIO</sup>.**

The possibility of the deposit more than 35% of assets of Generali Korona Dochodowy, Generali Korona Obligacje, Generali Stabilny Wzrost, Generali Korona Zrównoważony, Generali Złota, Generali Aktywne Dochodowy, SGB Dłużny, Generali Akcji Europejskich, Generali Akcji Amerykańskich in securities issued or guaranteed by the Polish Treasury or the Polish National Bank, and in the case of Generali Dolar, Generali Obligacje: Nowa Europa, Generali Akcje: Turcja, Generali Akcji: Megatrendy oraz Generali Oszczędnościowy also in securities issued or guaranteed by: Australia, Austria, Belgium, Bulgaria, Canada, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Japan, Latvia, Lithuania, Luxembourg, Malta, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, South Korea, Spain, Sweden, Switzerland, Turkey, United States of America and the European Investment Bank and World Bank (The International Bank for Reconstruction and Development).

Information prospectuses, Key investor information, information for clients of AIF, tables of fees, information on investment risk and taxes are available through the website: [www.generali-investments.pl](http://www.generali-investments.pl). Generali Investments TFI S.A. operates under a licence from the Securities and Exchange Commission (currently: Polish Financial Supervision Authority) of 1 June 1995, no. of decision KPW-4073-1\95.

The material is translated into English from the Polish document. In case of any doubts, the Polish version shall prevail.

## Any questions?



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