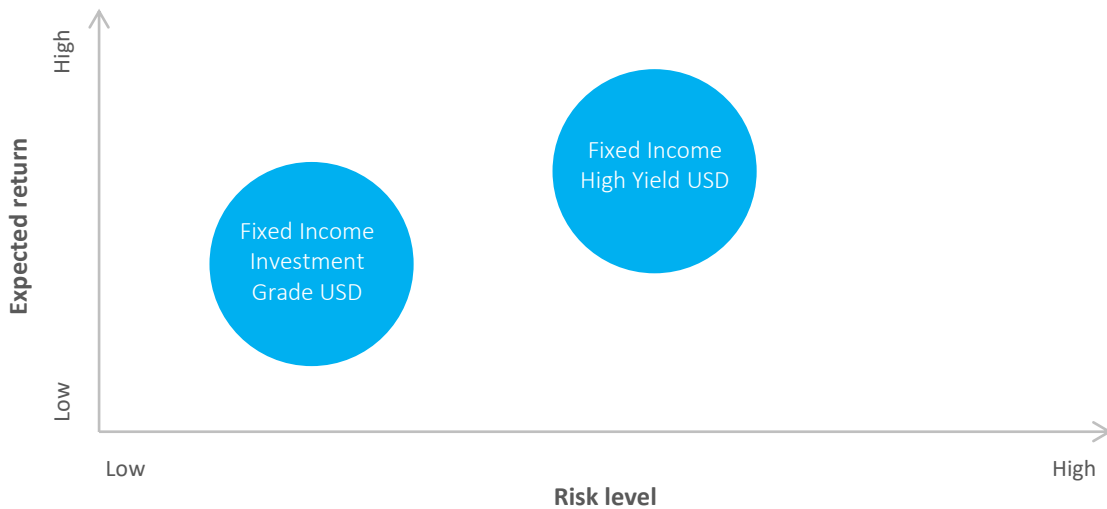


- Investment fund is a standardized product that is available to a broad range of Clients.
- The most simple, fast and convenient way to invest.
- Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



	Fixed Income Investment Grade USD	Fixed Income High Yield USD
Fund objective	Capital protection / stable capital accumulation	Capital accumulation with higher return potential
Risk level	Below average	Average
Recommended investment time horizon	More than 2 years	More than 3 years
Expected return	3-5% annual	5-8% annual
Minimum investment amount	1 000 USD	1 000 USD
Fees	Purchase fee	0.20%
	Management fee	0.60% per annum
	Performance fee	0.00%
	Custody fee	0.25% per annum

BASIC INFO

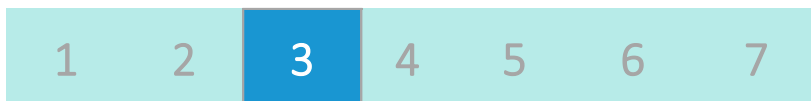
02.06.2021

ISIN	LV0000400901
Bloomberg ticker	RAMIGUF LR
Inception date	12.09.2014
Place of domicile	Latvia
Status	Open-end
Currency	USD (US dollar)
Price calculation	Daily
Custodian bank	Rietumu Bank
Auditor	BDO Assurance
Financial year	31 December

INVESTMENT OBJECTIVE

The Subfund was created for the purpose of receiving a relatively stable income in the mid-long term perspective. The Subfund provides an opportunity of achieving a relatively stable income throughout the target time horizon for its investors, by investing Fund's assets in high quality debt securities of the investment grade.

SYNTHETIC RISK REWARD INDICATOR (SRRI)



FEES

Front Load	0.2%
End Load	0.0%
Management Fee	0.6% (p.a.)
Custody Fee	0.2% (p.a.)

INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Short	Mid	Long
Developed markets			
Global markets			
Emerging markets			

KEY FIGURES

Last price (NAV)	1 121.29
Fund assets (Mio)	2.33
Maturity (w.a.)	3.51
Duration (w.a.)	3.10
YTM (w.a., gross)	1.4%
Coupon (w.a.)	4.4%
Holdings / Issuers	16 / 16

GEOGRAPHICAL EXPOSURE

Country	Percentage
UNITED STATES	39.6%
MEXICO	7.0%
CHILE	5.0%
COLOMBIA	4.7%
AUSTRALIA	4.6%
MALAYSIA	4.6%
DENMARK	4.3%
OTHER	0.0%

PERFORMANCE

1 Month	0.11%
3 Month	0.03%
6 Month	0.50%
1 Year	3.04%
3 Years	7.95%
Since inception	12.13%

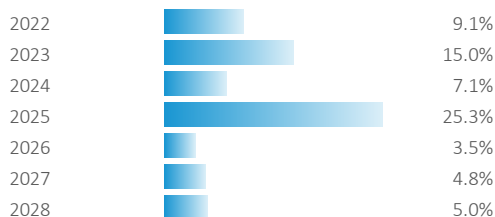
ASSET CLASS EXPOSURE

Bonds	69.8%
Cash	30.2%
Other	0.0%

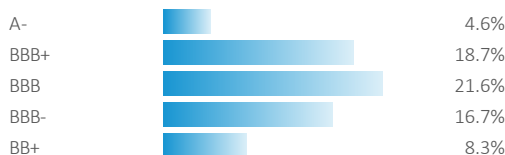
INDUSTRY SECTOR EXPOSURE

Industry Sector	Percentage
Consumer, Cyclical	17.3%
Consumer, Non-cyclical	14.1%
Energy	13.9%
Technology	8.4%
Industrial	7.7%
Utilities	5.0%
Financial	3.4%

MATURITY STRUCTURE



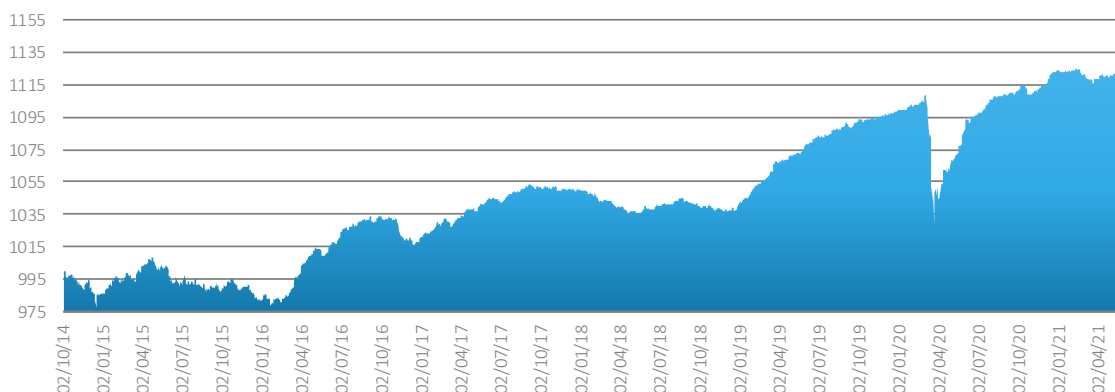
CREDIT QUALITY STRUCTURE



TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
BECL SA DE CV	MEXICO	Consumer, Non-cyclical	BBB	1.5%	13.05.2025	7.0%
ENEL CHILE SA	CHILE	Utilities	BBB+	2.4%	12.06.2028	5.0%
PVH CORP	UNITED STATES	Consumer, Cyclical	BBB-	1.7%	10.07.2025	4.9%
VMWARE INC	UNITED STATES	Technology	BBB-	1.9%	21.08.2027	4.8%
ECOPETROL SA	COLOMBIA	Energy	BB+	2.2%	18.09.2023	4.7%
WOODSIDE FINANCE LTD	AUSTRALIA	Energy	BBB+	1.6%	05.03.2025	4.6%
PETRONAS CAPITAL LTD	MALAYSIA	Energy	A-	0.6%	22.05.2022	4.6%
HYUNDAI CAPITAL AMERICA	UNITED STATES	Consumer, Cyclical	BBB+	1.4%	10.02.2025	4.5%
NVR INC	UNITED STATES	Consumer, Cyclical	BBB+	0.5%	15.09.2022	4.5%
AP MOLLER-MAERSK A/S	DENMARK	Industrial	BBB	1.3%	28.09.2025	4.3%

PRICE DYNAMICS (NAV) 02.10.2014 - 02.06.2021



DISCLAIMER

This overview (including any attachment (-s)) does not constitute a request, offer, recommendation or invitation of any kind to buy, sell or redeem any financial instruments or to conclude and/or to perform other transactions of any kind. The authors of the information presented in this overview, as well as JSC "Rietumu Asset Management" IMF, registered in the Commercial Register of Republic of Latvia on January 29, 2014, registration number 40103753360, legal address: 7 Vešetas Street, Riga, LV-1013, Latvia, hereinafter referred to as "RAM", both together and individually, are not liable for possible use of the information presented in this overview, including any direct or indirect damages (including lost profits), as well as any penalties. Evaluations, opinions and forecasts presented in this overview are based solely on the RAM's specialists' conclusions regarding financial instruments and issuers considered in this overview. While the information contained in this overview is obtained from sources believed to be reliable, the RAM does not guarantee its accuracy and completeness. Any of your investment decision should be fully based on your assessment of your personal financial circumstances and investment objectives. The RAM draws your attention to the fact that transactions in the securities and financial instruments market involve risk and require appropriate knowledge and experience.

BASIC INFO

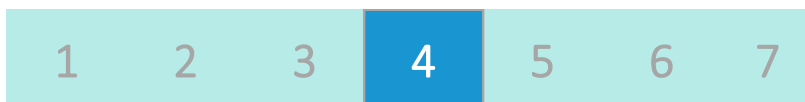
02.06.2021

ISIN	LV0000400893
Bloomberg ticker	RAMIHUF LR
Inception date	12.09.2014
Place of domicile	Latvia
Status	Open-end
Currency	USD (US dollar)
Price calculation	Daily
Custodian bank	Rietumu Bank
Auditor	BDO Assurance
Financial year	31 December

INVESTMENT OBJECTIVE

The Subfund provides an opportunity for the Investor to achieve a relatively high growth in the value of invested assets over a long term. The Subfund's assets are invested primarily in speculative debt securities characterized non-investment grade credit rating. The potential Investor has a minimum holding period of three years and a high level of risk tolerance.

SYNTHETIC RISK REWARD INDICATOR (SRRI)



FEES

Front Load	0.35%
End Load	0.00%
Management Fee	1.00% (p.a.)
Custody Fee	0.25% (p.a.)

INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Short	Mid	Long
Developed markets			
Global markets			
Emerging markets			

KEY FIGURES

Last price (NAV)	1 179.28
Fund assets (Mio)	2.39
Maturity (w.a.)	3.34
Duration (w.a.)	1.77
YTM (w.a., gross)	5.2%
Coupon (w.a.)	6.1%
Holdings / Issuers	18 / 18

GEOGRAPHICAL EXPOSURE

UNITED STATES	56.8%
UKRAINE	9.0%
TURKEY	8.7%
AUSTRALIA	4.6%
OTHER	1.9%

PERFORMANCE

1 Month	0.34%
3 Month	0.50%
6 Month	2.74%
1 Year	13.93%
3 Years	11.89%
Since inception	17.93%

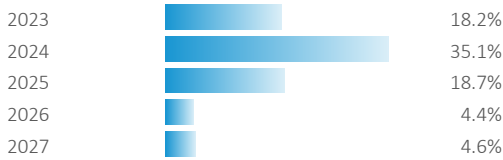
ASSET CLASS EXPOSURE

Bonds	81.1%
Cash	18.9%
Other	0.0%

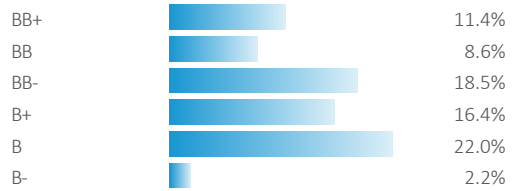
INDUSTRY SECTOR EXPOSURE

Consumer, Cyclical	27.6%
Basic Materials	17.7%
Energy	13.1%
Financial	9.1%
Consumer, Non-cyclical	9.0%
Utilities	4.6%

MATURITY STRUCTURE



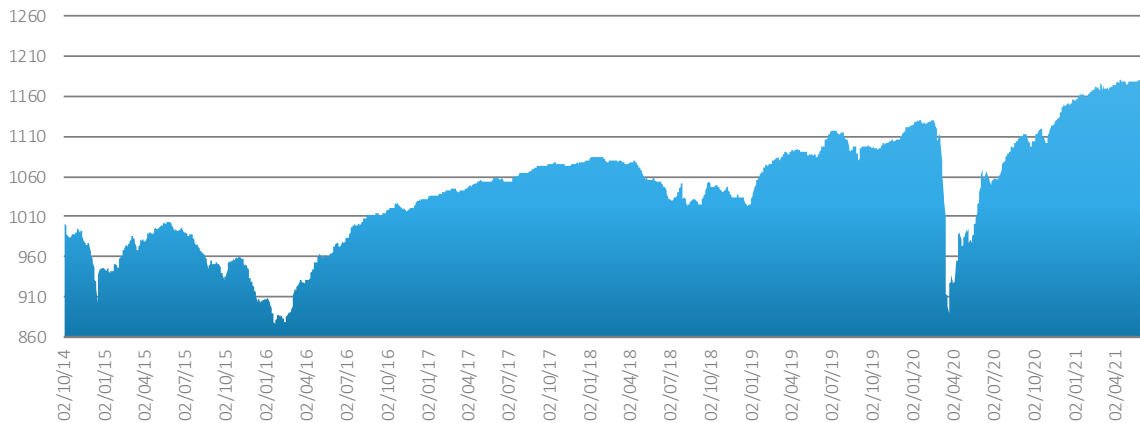
CREDIT QUALITY STRUCTURE



TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
MHP SE	UKRAINE	Consumer, Non-cyclical	B	5.1%	10.05.2024	9.0%
PETKIM PETROKIMYA HOLDIN	TURKEY	Basic Materials	B	4.5%	26.01.2023	8.7%
CARNIVAL CORP	UNITED STATES	Consumer, Cyclical	BB-	2.3%	01.04.2023	4.9%
NEWMARK GROUP INC	UNITED STATES	Financial	BB+	1.5%	15.11.2023	4.6%
MINERAL RESOURCES LTD	AUSTRALIA	Basic Materials	BB-	3.5%	01.05.2027	4.6%
AMERIGAS PART/FIN CORP	UNITED STATES	Utilities	BB-	1.9%	20.05.2024	4.6%
BURFORD CAPITAL FINANCE	UNITED STATES	Financial	BB-	5.1%	12.08.2025	4.4%
CHAMPIONX CORP	UNITED STATES	Energy	B+	4.5%	01.05.2026	4.4%
MURPHY OIL CORP	UNITED STATES	Energy	BB	4.3%	15.08.2025	4.4%
SIGNET UK FINANCE PLC	UNITED STATES	Consumer, Cyclical	B+	4.0%	15.06.2024	4.4%

PRICE DYNAMICS (NAV) 02.10.2014 - 02.06.2021



DISCLAIMER

This overview (including any attachment (-s)) does not constitute a request, offer, recommendation or invitation of any kind to buy, sell or redeem any financial instruments or to conclude and/or to perform other transactions of any kind. The authors of the information presented in this overview, as well as JSC "Rietumu Asset Management" IMF, registered in the Commercial Register of Republic of Latvia on January 29, 2014, registration number 40103753360, legal address: 7 Vesetas Street, Riga, LV-1013, Latvia, hereinafter referred to as "RAM", both together and individually, are not liable for possible use of the information presented in this overview, including any direct or indirect damages (including lost profits), as well as any penalties. Evaluations, opinions and forecasts presented in this overview are based solely on the RAM's specialists' conclusions regarding financial instruments and issuers considered in this overview. While the information contained in this overview is obtained from sources believed to be reliable, the RAM does not guarantee its accuracy and completeness. Any of your investment decision should be fully based on your assessment of your personal financial circumstances and investment objectives. The RAM draws your attention to the fact that transactions in the securities and financial instruments market involve risk and require appropriate knowledge and experience.