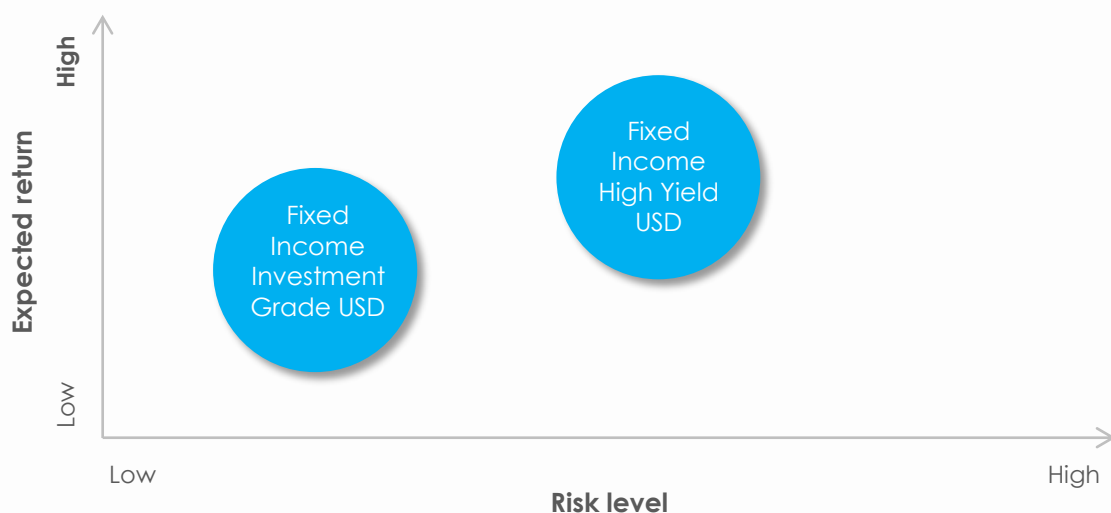


- Investment fund is a standardized product that is available to a broad range of Clients.
- The most simple, fast and convenient way to invest.
- Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



		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%	0.35%
	Management fee	0.60% per annum	1.00% per annum
	Performance fee	0.00%	0.00%
	Custody fee	0.20% per annum	0.25% per annum

## BASIC INFO

15.03.2022

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)	1,089.34
Fund assets (Mio)	1.99
Maturity (w.a.)	3.41
Duration (w.a.)	2.95
YTM (w.a., gross)	3.1%
Coupon (w.a.)	3.9%
Holdings / Issuers	16 / 16

## GEOGRAPHICAL EXPOSURE

UNITED STATES	44.5%
MEXICO	7.8%
CHILE	5.3%
AUSTRALIA	5.1%
DENMARK	4.7%
BRAZIL	2.6%
OTHER	0.0%

## PERFORMANCE

1 Month	-1.51%
3 Month	-2.93%
6 Month	-3.38%
1 Year	-2.61%
3 Years	2.59%
Since inception	8.93%

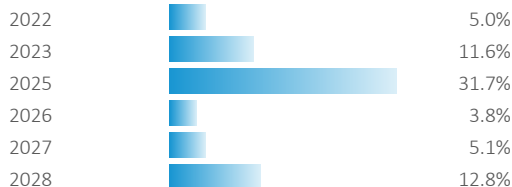
## ASSET CLASS EXPOSURE

Bonds	70.0%
Cash	30.0%
Other	0.0%

## INDUSTRY SECTOR EXPOSURE

Consumer, Cyclical	25.6%
Consumer, Non-cyclical	11.6%
Industrial	8.6%
Utilities	5.3%
Technology	5.1%
Energy	5.1%
Financial	3.8%
Basic Materials	2.6%
Communications	2.3%

## MATURITY STRUCTURE



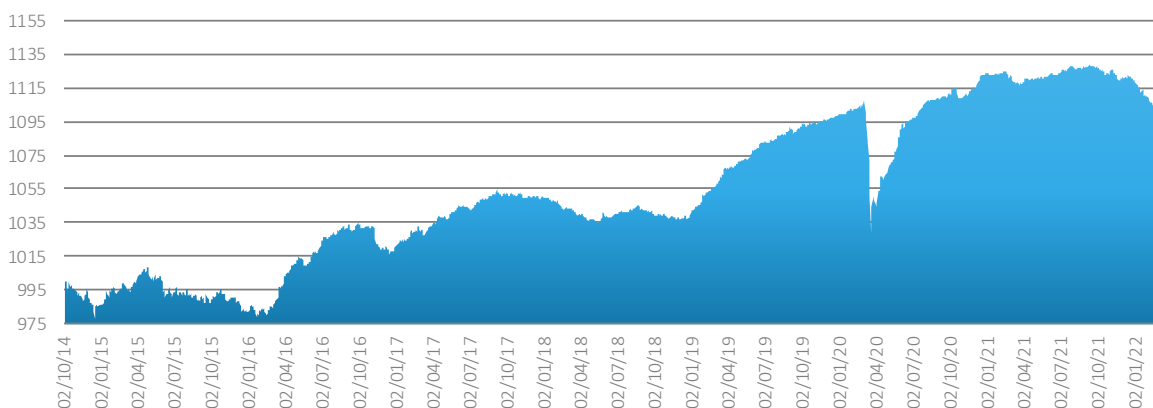
## CREDIT QUALITY STRUCTURE



## TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
BECE SA DE CV	MEXICO	Consumer, Non-cyclical	BBB	3.0%	13.05.2025	7.8%
ENEL CHILE SA	CHILE	Utilities	BBB	4.0%	12.06.2028	5.3%
PVH CORP	UNITED STATES	Consumer, Cyclical	BBB-	3.5%	10.07.2025	5.2%
VMWARE INC	UNITED STATES	Technology	BBB-	3.6%	21.08.2027	5.1%
WOODSIDE FINANCE LTD	AUSTRALIA	Energy	BBB+	3.2%	05.03.2025	5.1%
NVR INC	UNITED STATES	Consumer, Cyclical	BBB+	1.9%	15.09.2022	5.0%
HYUNDAI CAPITAL AMERICA	UNITED STATES	Consumer, Cyclical	BBB+	3.3%	10.02.2025	4.9%
AP MOLLER-MAERSK A/S	DENMARK	Industrial	BBB	2.9%	28.09.2025	4.7%
SOUTHWEST AIRLINES CO	UNITED STATES	Consumer, Cyclical	BBB	2.5%	04.05.2023	3.9%
TAPESTRY INC	UNITED STATES	Consumer, Cyclical	BBB-	3.5%	01.04.2025	3.9%

## PRICE DYNAMICS (NAV) 02.10.2014 - 15.03.2022



## DISCLAIMER

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## BASIC INFO

15.03.2022

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)	1,097.90
Fund assets (Mio)	2.14
Maturity (w.a.)	3.16
Duration (w.a.)	2.40
YTM (w.a., gross)	11.3%
Coupon (w.a.)	5.7%
Holdings / Issuers	18 / 18

## GEOGRAPHICAL EXPOSURE

UNITED STATES	48.7%
TURKEY	9.2%
AUSTRALIA	5.0%
COLOMBIA	4.9%
BRAZIL	4.6%
Burkina Faso	4.3%
UKRAINE	4.1%
OTHER	1.6%

## PERFORMANCE

1 Month	-4.97%
3 Month	-7.45%
6 Month	-8.32%
1 Year	-6.15%
3 Years	1.01%
Since inception	9.79%

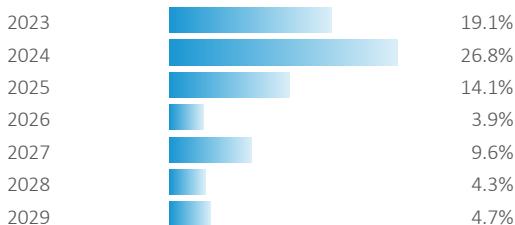
## ASSET CLASS EXPOSURE

Bonds	82.5%
Cash	17.5%
Other	-

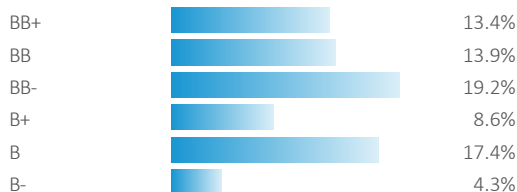
## INDUSTRY SECTOR EXPOSURE

Basic Materials	23.2%
Consumer, Cyclical	22.6%
Energy	13.6%
Financial	9.6%
Utilities	4.8%
Consumer, Non-cyclical	4.1%

## MATURITY STRUCTURE



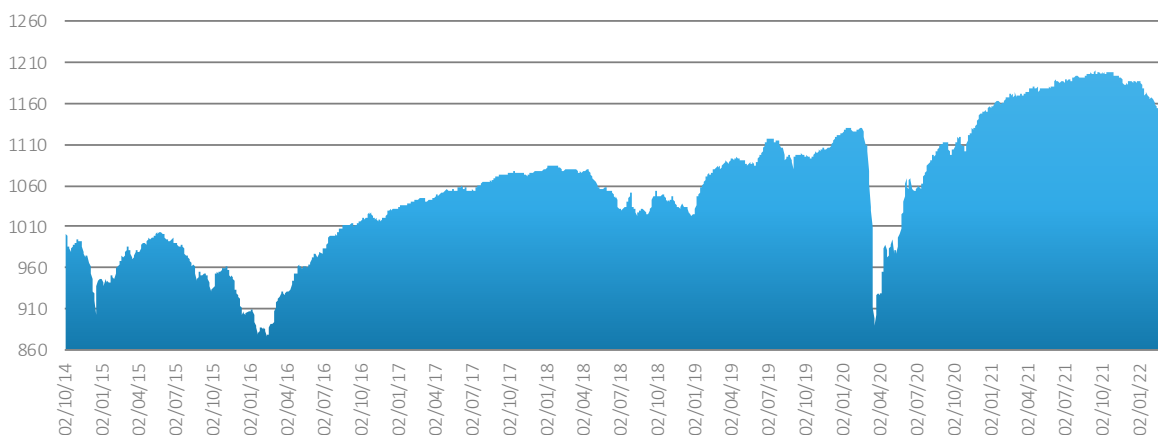
## CREDIT QUALITY STRUCTURE



## TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weigh
PETKIM PETROKIMYA HOLDIN	TURKEY	Basic Materials	B	8.6%	26.01.2023	9.2%
MINERAL RESOURCES LTD	AUSTRALIA	Basic Materials	BB-	6.4%	01.05.2027	5.0%
ECOPETROL SA	COLOMBIA	Energy	BB+	3.9%	18.09.2023	4.9%
NEWMARK GROUP INC	UNITED STATES	Financial	BB+	4.2%	15.11.2023	4.9%
AMERIGAS PART/FIN CORP	UNITED STATES	Utilities	BB-	5.1%	20.05.2024	4.8%
TENNECO INC	UNITED STATES	Consumer, Cyclical	BB-	5.2%	15.04.2029	4.7%
SIGNET UK FINANCE PLC	UNITED STATES	Consumer, Cyclical	B+	4.7%	15.06.2024	4.7%
MURPHY OIL CORP	UNITED STATES	Energy	BB	5.6%	15.08.2025	4.7%
TRINSEO OP / TRINSEO FIN	UNITED STATES	Basic Materials	B	5.9%	01.09.2025	4.7%
BURFORD CAPITAL FINANCE	UNITED STATES	Financial	BB-	6.3%	12.08.2025	4.7%

## PRICE DYNAMICS (NAV) 02.10.2014 - 15.03.2022



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