

# Altius Global Fixed Income

## Fund Description

The Fund invests exclusively in fixed and variable income bonds, as well as in cash and cash equivalents. The Fund maintains global bond holdings of high credit quality in aggregate, by investing in government and corporate bond issues diversified across geographical region, sector and issuer.

## Investment Objective

The target of the Fund is to link its investment returns to those of the global fixed income market.

## Risk Profile - Low

The Fund does not provide any investment return guarantees. The unit price of the Fund increases or decreases according to the market value of the portfolio's underlying investments.

## Key Facts

### Fund Launch Date

1 July 2003

### Total Fund Value (EUR)

27,914,698

### Offer Price (EUR)

3,283

### Bid Price (EUR)

3,119

### Total Number of Holdings

109

### Benchmark

90% BarCap Global Aggregate (EUR-hedged) + 10% 3m Euribor

### Asset Manager

AssetWise Capital Management

### Effective Duration of Fund

4,7 years

### Benchmark Duration

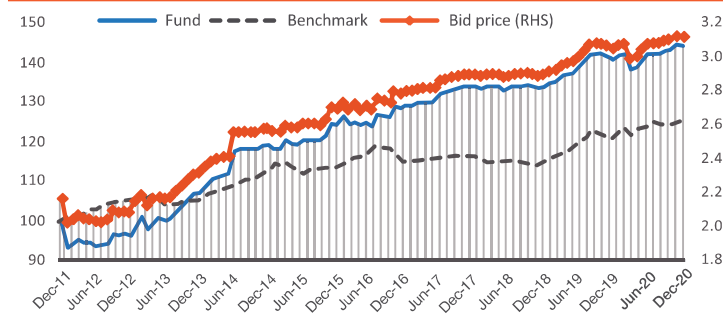
6,7 years

## Asset Allocation (%)

Asset Class	Asset Allocation	Benchmark Allocation
Bonds	74.0	90.0
Other	1.6	0.0
Cash	24.4	10.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

## Performance Analysis

	2016	2017	2018	2019	2020	3y p.a.	5y p.a.
Performance (%)	3.9	3.7	0.0	5.1	2.4	2,5	3,0
Volatility (%)	4.4	1.4	1.1	2.0	3.7	2,5	2,8



Note: The Fund benchmark was established on 1 May 2016. The benchmark returns for periods prior to that are illustrative.

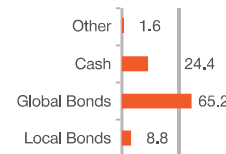
## Fund Statistics (%)

### Top 10 Holdings

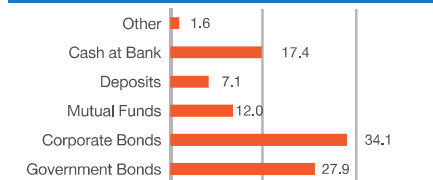
Cyprus Government Bond 2011-2021 6%	5,7
Greek Government Bond 4,2 30/01/2042	5,1
Greek Government Bond 4 30/01/2037	2,9
Greek Government Bond 3,875 12/03/2029	2,6
iShares Core Euro Corporate Bond ETF	1,8
ETFS 3X SHORT USD LONG EUR	1,6
XTrackers Eurozone Government	1,5
Amundi Star 2	1,4
Cyprus Government Bond 3,875 06/05/2022	1,4
Lyxor Euro Government Bond Fund	1,3

\* Excluding cash and as a % of the Total Fund Value

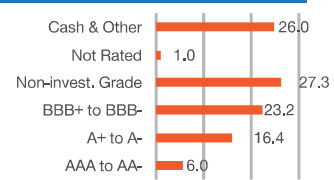
### Geographical Allocation



### Sector Allocation



### Allocation by Credit Rating



The policyholder can choose the fund allocation in which the premium is to be invested. The fund allocation is expressed as a participation percentage into the funds which are available for the plan Altius Options (Epiloges). The percentage allocated in each fund cannot be less than 10% of the invested premium. The company is obliged to invest the premium in accordance with the allocation chosen by the policyholder. The policyholder has the right to alter the fund allocation percentages after the first 3 months from the policy commencement up to 4 times per insured year (the cost of altering the fund allocation is €25,63 per change apart from the first one which is free of charge). Each alteration is carried out by cancellation of fund units at the bid price and the immediate purchase of units also at the bid price (bid to bid prices) such that there is no material loss during the future changes in the investment mix. The fund has no guaranteed returns and past performance is not an indication of future performance. The fund unit prices are published weekly in the web site of Altius Insurance Ltd ([www.altiusinsurance.eu](http://www.altiusinsurance.eu)). In addition, the Insurance Association of Cyprus publishes the month's closing unit fund prices in the local press.