

Altius Global Fixed Income

Unit Fund information as at 31st December 2025

Fund Description

The Fund invests mainly 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 is more suitable for investors with a medium – term investment horizon.

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)

61,229,641

Offer Price (EUR)

3.172

Bid Price (EUR)

3.013

Total Number of Holdings

173

Benchmark

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

Asset Manager

AssetWise Capital Management

Effective Duration of Fund

5.5 years

Benchmark Duration

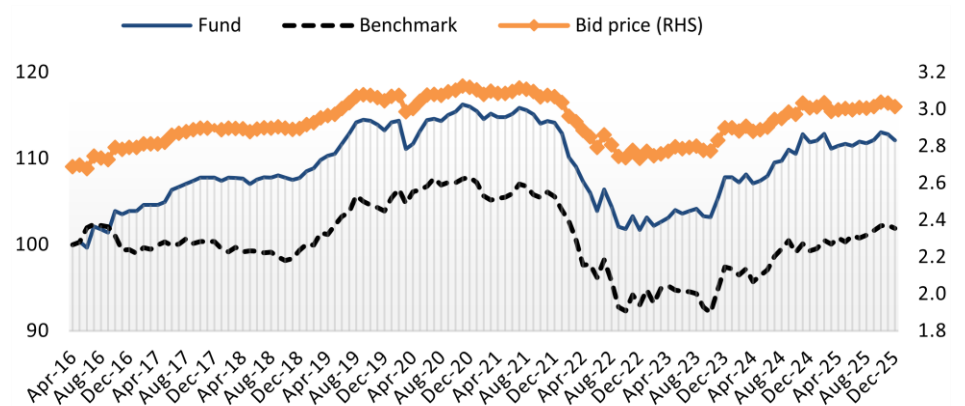
6.0 years

Asset Allocation (%)

Asset Class	Asset Allocation	Benchmark Allocation
Equities	0.7	0.0
Bonds	94.9	90.0
Infrastructure	0.0	0.0
Other	1.3	0.0
Cash	3.1	10.0
Total	100.0	100.0

Performance Analysis

	2021	2022	2023	2024	2025	3y p.a.	5y p.a.
Performance (%)	-1.6	-10.9	6.0	3.8	0.2	3.3	-0.7
Volatility (%)	1.7	5.2	3.6	3.3	2.2	3.1	3.7

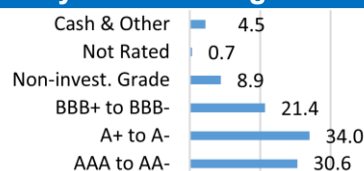


Fund Statistics (%)

Top 10 Holdings*		Allocation per type			
Amundi Star 2 IC Fund	2.3	Structured Products	-		
ADNA 3.25 10/3/2033	1.7	Other	1.3		
Alpha Bank 2.5% 23/3/2028	1.7	Cash at Bank	2.1		
Berkshire Hathaway 1.125% 16/3/2027	1.5	Deposits	-		
Eurobank SA 2.25% 14/3/2028	1.4	Mutual Funds	6.2		
Deutschland 0.25% 15/8/2028	1.3	Corporate Bonds		55.8	
Wisdom Tree Short USD LONG EUR 3X DLY	1.3	Government Bonds		34.6	
Spain Government Bond 4.20% 31/01/2037	1.3				
Spain Government Bond 3.20% 31/10/2035	1.2				
BNP 2.1% 04/07/2032	1.2				

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

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 (Epilogues). 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.net). In addition, the Insurance Association of Cyprus publishes the month's closing unit fund prices in the local press.