

# Extraordinary combination of yield, risk and liquidity

For all types of investors, MONETIKA, open-end mutual fund, represents, a very interesting investment alternative to appreciation of money in savings and term accounts.



Yield as of 30 June 2025

**15,09 %**

since establishment of the fund

CZK class\*

Fund capital as of 30 June 2025

**4,27 billion**

CZK

\*This is the annualized yield for the CZK class. Launch of the fund was 1 September 2022

# Investment alternative to bank deposits suitable for companies and individuals

## Riskiness of the fund on the SRI scale



Performance

**3.36 %**

for last 12 months

## Fund's objective

The objective of the fund is to achieve yield corresponding the 2T repo rate of the CNB, less the fund's estimated running costs 0.7 %.

## For whom is MONETIKA fund

- Small savers and large investors, who want to achieve attractive yield with low risk and high liquidity. Large investors can use the investment class (from CZK 10 million)
- Conservative clients who have aversion to high risk and have been used to appreciating their savings through savings or term deposits
- All investors as a short-term and highly liquid component of their investment portfolio

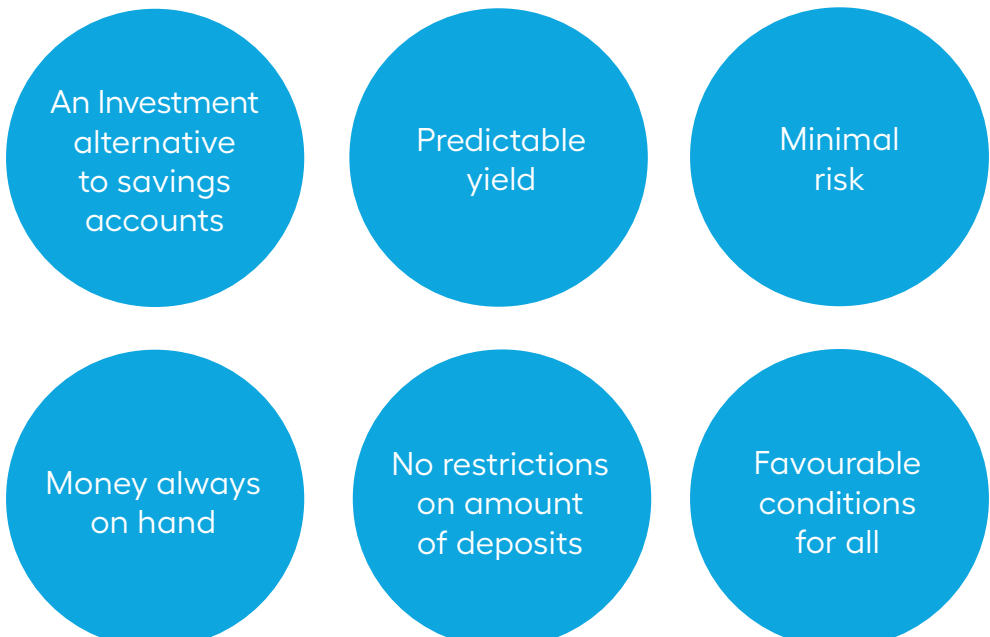
# Investment strategy

MONETIKA always selects the most advantageous instruments on the money market at the given time, and delivers a combination of attractive yield and safety so that the fund acts as an “investment wallet” for companies and individuals. Current portfolio composition is made of repo operations and bank deposits.

## **Fund uses the following investment instruments for appreciation of invested funds:**

- 2T repo operations
- Bank deposits

# Why invest in MONETIKA fund?



An Investment  
alternative  
to savings  
accounts

Predictable  
yield

Minimal  
risk

Money always  
on hand

No restrictions  
on amount  
of deposits

Favourable  
conditions  
for all

## Benefits of investing in MONETIKA fund

- „Investment“ wallet, a product also suitable for short-term reserves
- Product available to any investor (individuals, companies, municipalities, homeowner associations, etc.)
- Money always at hand (usually available within 3 working days)
- Mobility - easy transfer to all funds under our management in the same currency (standing, one-off)
- Possibility to draw annuities
- Paperless administration
- For individuals, homeowner associations and companies

## Fund information

Legal form:	open-end mutual fund	
Administrator:	INVESTIKA, investiční společnost, a.s.	
Depository:	Česká spořitelna, a.s.	
Currency:	CZK	
Fund classes:	<b>CZK</b>	<b>Investment</b>
Minimum investment:	CZK 100	CZK 10 mil.
Entry fee:	maximum 0,5 %*	0 %
Exit fee:	0 %	0 %
Management fee:	0,35 % p.a.	0,05 % p.a.
Administration fee:	0,05 % p.a.	0,05 % p.a.
Available to:	natural and legal persons	
Frequency of unit valuation:	Daily	
Trading frequency:	Daily	
Settlement of redemptions:	generally within 3 working days (T+3)	

★ valid from 14. 4. 2025

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