MONETiKA
PENĚŽNÍ FOND

More information

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# An extraordinary combination of return, risk and liquidity

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

Yield as of 2 October 2026

**19.18 %**

since the establishment of the fund

CZK class*

Fund capital as of 2 October 2026

**3.1 billion**

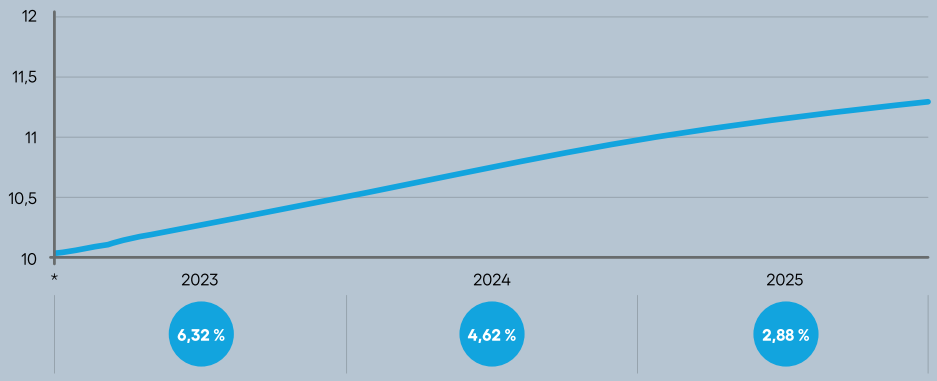
CZK

*fund established on 1 September 2022

# Investment wallet

## Chart of unit value development

**19,18 %** return of the investment fund




Annual performance

* launch of the investment fund on 1 September 2022

## Why invest in the MONETIKA Investment fund?

- an investment alternative to savings accounts
- predictable returns
- minimal risk
- money always at hand
- no restrictions on deposit amount
- advantageous conditions for everyone

## Goal of the investment fund

The objective of the fund is to achieve a return corresponding to the CNB 2-week repo rate, less the fund's estimated running costs of 0.7%.

## Who is the MONETIKA Investment fund intended for?

- Small savers and large investors who want to achieve attractive returns with low risk and high liquidity. Large investors can use the investment share class (from 10 million CZK).
- Conservative clients who are averse to high risk and have been accustomed to growing their savings through savings accounts or term deposits.
- All investors seeking a short-term, highly liquid component for their investment portfolio.

# Investment strategy

MONETIKA always selects the most advantageous instruments on the money market at any given time, delivering a combination of attractive returns and safety, so that the fund acts as an "investment wallet" for both companies and individuals. The current portfolio is composed of repo operations and bank deposits.

## The fund uses the following investment instruments to grow invested funds:

- 2-week repo operations
- Bank deposits

# When is the MONETIKA Investment Fund useful?

- When you need to build a short-term reserve ahead of a major planned expense, such as a property purchase.
- When you need to park money temporarily in a flexible way.
- When you manage finances for a homeowner association, municipality or company and are looking for a simple, flexible solution for growing available funds.
- When you want the ability to move money quickly into other INVESTIKA investment funds as opportunities arise.

## The INVESTIKA family

The MONETIKA investment fund is part of the INVESTIKA family and serves as a stable tool for the efficient management of available funds. Within a portfolio, it fulfils the role of an "investment wallet" - combining the aim of generating returns with high liquidity and easy access to money.

- "Investment" wallet - a product also suitable **for short-term reserves**
- Available to **any investor** (individuals, companies, municipalities, homeowner associations, etc.)
- Money **always at hand** (usually available within 3 business days)
- Mobility - **easy transfer** to all funds under our management in the same currency (standing order or one-off)
- Option to receive regular annuity payments
- **Paperless** administration
- Available to individuals, homeowner associations and companies

## Risk rating of the fund on the SRI scale

1 2 3 4 5 6 7

Lower risk / return potential

Higher risk / return potential

**3-5 % p.a.**

Long-term target return

# Fund information

| | |
|---|---|
| **Legal form** | Open-end mutual fund |
| **Management company** | INVESTIKA, investiční společnost, a.s. |
| **Depositary** | Česká spořitelna, a.s. |
| **Currency** | CZK |
| **Fund share classes** | CZK, CZK investment class |
| **Minimum investment** | CZK 100 |
| **Entry fee** | Max. 0.5% (see Price List) |
| **Exit fee** | 0 % |
| **Management fee** | 0.35 % of the fund's net asset value p.a. |
| **Administration fee** | 0.05 % of the fund's net asset value p.a. |
| **Available to** | Individuals and legal entities |
| **NAV calculation frequency** | Daily |
| **Trading frequency** | Daily |
| **Redemption settlement** | T+3 |
| **Recommended investment horizon** | 1 year and more |
| **Eligible for long-term investment product** | Yes |

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