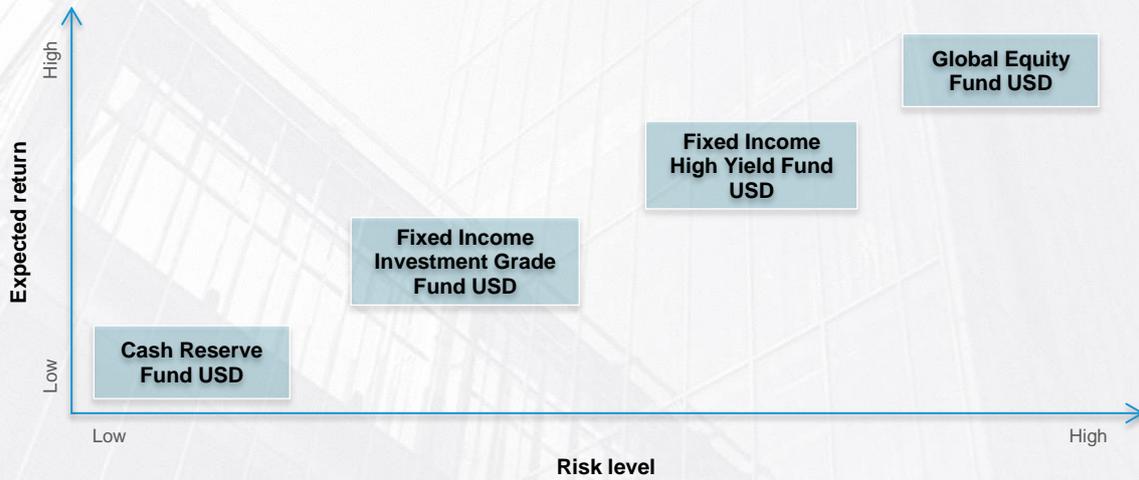


- ❑ Investment fund is a standardized product that is available to a broad range of Clients.
- ❑ The most simple, fast and convenient way to invest.
- ❑ Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



	Cash Reserve Fund USD	Fixed Income Investment Grade Fund USD	Fixed Income High Yield Fund USD	Global Equity Fund USD	
Fund objective	Short-term liquidity management	Capital protection / stable capital accumulation	Capital accumulation with higher return potential	Generating maximum return	
Risk level	Low	Below average	Average	Above average	
Recommended investment time horizon	Less than 1 year	More than 2 years	More than 3 years	More than 5 years	
Expected return	0.2-0.5% annual	3-5% annual	5-8% annual	More than 5% annual	
Minimum investment amount	1 000 USD	1 000 USD	1 000 USD	1 000 USD	
Fees	Purchase fee	0.00%	0.20%	0.35%	0.50%
	Management fee	0.10% per annum	0.60% per annum	1.00% per annum	1.85% per annum
	Performance fee	0.00%	0.00%	0.00%	5.00%
	Custody fee	0.15% per annum	0.20% per annum	0.25% per annum	0.25% per annum

::: Basic Info

ISIN	LV0000400877
Bloomberg ticker	RAMCRUF LR
Inception date	01.09.2014
Place of domicile	Latvia
Status	Open-end
Currency	USD (US dollar)
Price calculation	Daily
Custodian bank	Rietumu Bank
Auditor	KPMG Baltics
Financial year	31 December

::: Fees

Front Load	0.0%
End Load	0.0%
Management Fee	0.1% (p.a.)
Custody Fee	0.15% (p.a.)

::: Key Figures

Last price (NAV)	1,003.10
Fund assets (Mio)	5.04
Maturity (w.a.)	0.41
Duration (w.a.)	0.39
YTM (w.a., gross)	0.8%
Coupon (w.a.)	2.3%
Holdings/ Issuers	19 / 19

::: Performance to date

1 Month	0.03%
3 Month	0.09%
6 Month	0.17%
1 Year	0.33%
YTD	0.31%
Since inception	0.31%

::: Asset class exposure

Bonds	66.6%
Deposits	15.9%
Cash	17.5%

::: Investment Objective

The subfund offers an opportunity to receive a stable income by retaining relatively fast access to the invested funds. Target assets include short-/mid-term debt securities, deposits and other money market instruments with a low/moderate risk level. Target return is comparable with that of short-term debt securities and money market instruments.

::: Synthetic Risk Reward Indicator (SRRI)

::: Investment Style (Geo-Focus and Maturity)

	Short	Mid	Long
Developed			
Global			
Emerging			

::: Geographical Exposure

Country	Percentage
UNITED STATES	22.1%
GERMANY	8.0%
BRITAIN	6.0%
SINGAPORE	4.2%
AUSTRALIA	4.1%
MALAYSIA	4.1%
FRANCE	4.0%
SPAIN	4.0%
MEXICO	4.0%
CANADA	4.0%
SWITZERLAND	2.0%

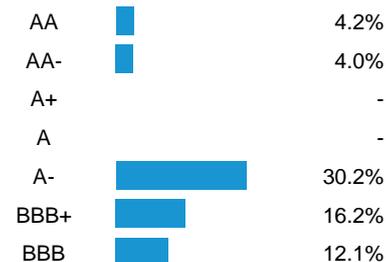
::: Industry Sector Exposure

Industry Sector	Percentage
Communications	24.2%
Industrial	14.3%
Consumer, Non-cyclical	12.1%
Financial	6.0%
Energy	4.0%
Consumer, Cyclical	4.0%
Basic Materials	2.0%

::: Maturity Structure



::: Credit Quality Structure

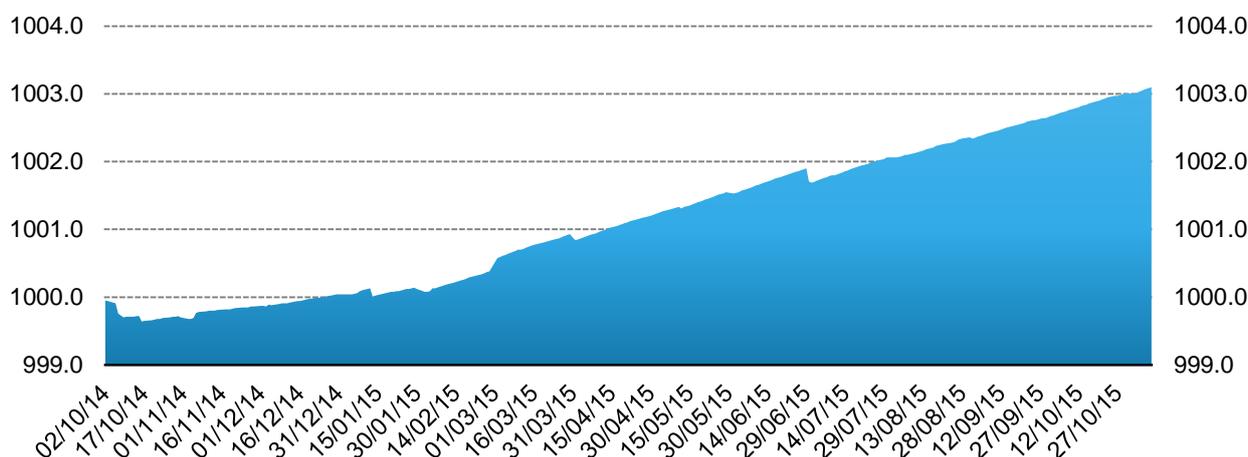


::: Top 10 holdings

Name	Country	Industry	Rating	YTM	Maturity	Weight
PSA INTL PTE LTD	SINGAPORE	Industrial	AA	1.00%	29.06.2016	4.2%
AT&T INC	UNITED STATES	Communications	BBB+	0.80%	15.05.2016	4.1%
WESFARMERS LTD	AUSTRALIA	Consumer, Non-cyclical	A-	0.86%	18.05.2016	4.1%
PENERBANGAN MAL MALAYSIA		Industrial	A-	1.06%	15.03.2016	4.1%
FRANCE TELECOM	FRANCE	Communications	BBB+	1.03%	14.09.2016	4.0%
TELEFONICA EMIS	SPAIN	Communications	BBB	1.00%	16.02.2016	4.0%
MARATHON PETRO	UNITED STATES	Energy	BBB	0.72%	01.03.2016	4.0%
AMERICA MOVIL SA	MEXICO	Communications	A-	1.22%	08.09.2016	4.0%
DR PEPPER SNAPPL	UNITED STATES	Consumer, Non-cyclical	BBB+	0.63%	15.01.2016	4.0%
DEUTSCHE TEL FIN	GERMANY	Communications	BBB+	0.71%	11.04.2016	4.0%
Total						40.6%

Price Dynamics (NAV)

10.02.2014 - 09.11.2015



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::: Basic Info

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	KPMG Baltics
Financial year	31 December

::: Fees

Front Load	0.20%
End Load	0.0%
Management Fee	0.6% (p.a.)
Custody Fee	0.2% (p.a.)

::: Key Figures

Last price (NAV)	987.96
Fund assets (Mio)	15.02
Maturity (w.a.)	5.83
Duration (w.a.)	5.01
YTM (w.a., gross)	4.1%
Coupon (w.a.)	4.6%
Holdings/ Issuers	67 / 64

::: Performance to date

1 Month	-0.31%
3 Month	-0.27%
6 Month	-1.52%
1 Year	-0.53%
YTD	0.20%
Since inception	-1.20%

::: Asset class exposure

Bonds	74.5%
Cash	25.5%
Other	0.0%

::: Investment Objective

The Subfund has been 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 on the target time horizon for its investors, by investing in high quality debt securities of the investment level.

::: Synthetic Risk Reward Indicator (SRRI)



::: Investment Style (Geo-Focus and Maturity)

	Short	Mid	Long
Developed			
Global			
Emerging			

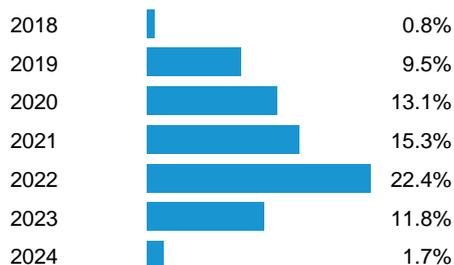
::: Geographical Exposure

Country	Exposure (%)
UNITED STATES	43.3%
BRITAIN	6.5%
BRAZIL	3.5%
CHILE	3.4%
CANADA	3.0%
RUSSIA	2.2%
SPAIN	2.1%
OTHER	10.5%

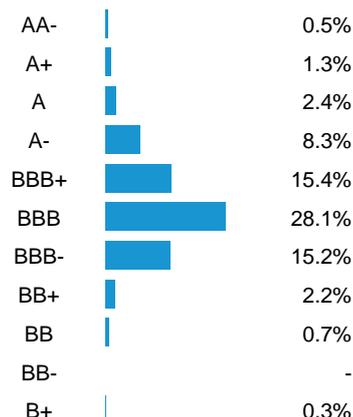
::: Industry Sector Exposure

Industry Sector	Exposure (%)
Consumer, Non-cyclical	16.4%
Communications	10.1%
Basic Materials	9.4%
Financial	9.1%
Technology	8.6%
Energy	8.3%
Consumer, Cyclical	5.2%
Industrial	4.6%
Utilities	2.8%

::: Maturity Structure



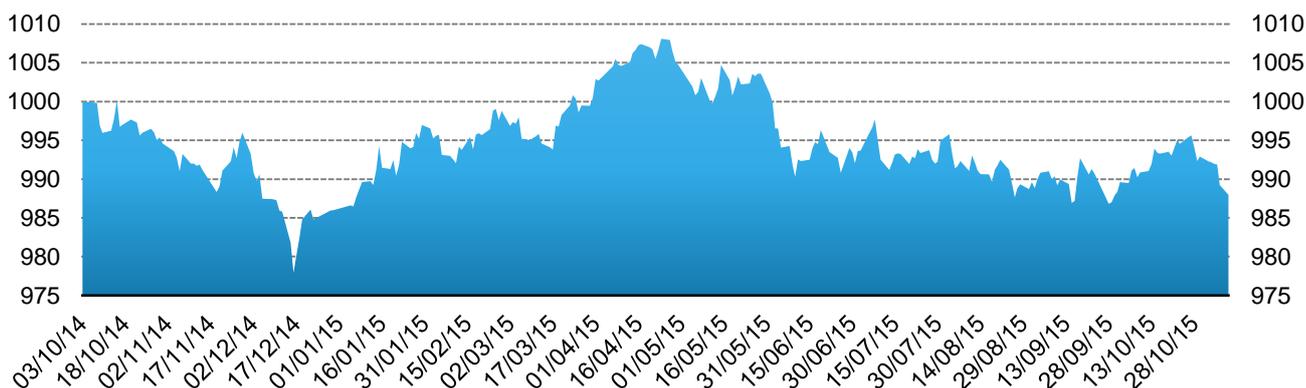
::: Credit Quality Structure



::: Top 10 holdings

Name	Country	Industry	Rating	YTM	Maturity	Weight
NETAPP INC	UNITED STATES	Technology	BBB+	3.9%	15.06.2021	2.3%
VODAFONE GROUP	BRITAIN	Communications	BBB+	3.6%	26.09.2022	2.2%
CORN PRODUCTS	UNITED STATES	Consumer, Non-cyclical	BBB	3.4%	01.11.2020	2.1%
MORGAN STANLEY	UNITED STATES	Financial	BBB+	4.0%	22.05.2023	2.1%
WALGREENS BOOTS	UNITED STATES	Consumer, Cyclical	BBB	3.5%	18.11.2021	2.1%
CELGENE CORP	UNITED STATES	Consumer, Non-cyclical	BBB	3.5%	15.08.2022	2.0%
LABORATORY CORP	UNITED STATES	Consumer, Non-cyclical	BBB	3.6%	01.02.2022	2.0%
FLOWSERVE CORP	UNITED STATES	Industrial	BBB	3.9%	15.09.2022	2.0%
CA INC	UNITED STATES	Technology	BBB	3.3%	01.12.2019	2.0%
GAP INC/THE	UNITED STATES	Consumer, Cyclical	BBB-	4.8%	12.04.2021	1.8%
Total						20.5%

Price Dynamics (NAV) 10.02.2014 - 09.11.2015



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::: Basic Info

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	KPMG Baltics
Financial year	31 December

::: Fees

Front Load	0.35%
End Load	0.0%
Management Fee	1% (p.a.)
Custody Fee	0.25% (p.a.)

::: Key Figures

Last price (NAV)	957.61
Fund assets (Mio)	9.83
Maturity (w.a.)	4.73
Duration (w.a.)	3.57
YTM (w.a., gross)	9.0%
Coupon (w.a.)	4.6%
Holdings/ Issuers	63 / 56

::: Performance to date

1 Month	0.45%
3 Month	-0.41%
6 Month	-4.55%
1 Year	-3.34%
YTD	1.22%
Since inception	-4.24%

::: Asset class exposure

Bonds	77.4%
Cash	22.6%
Other	0.0%

::: Investment Objective

The Subfund provides an opportunity for the Investor to achieve high increase in the value of invested assets over the long term. The Subfund assets are invested primarily in speculative debt securities with non-investment grade credit rating. The investment horizon of the potential Investor is from mid-term to long-term, more than three years, and the risk tolerance is high.

::: Synthetic Risk Reward Indicator (SRRI)



::: Investment Style (Geo-Focus and Maturity)

	Short	Mid	Long
Developed			
Global			
Emerging			

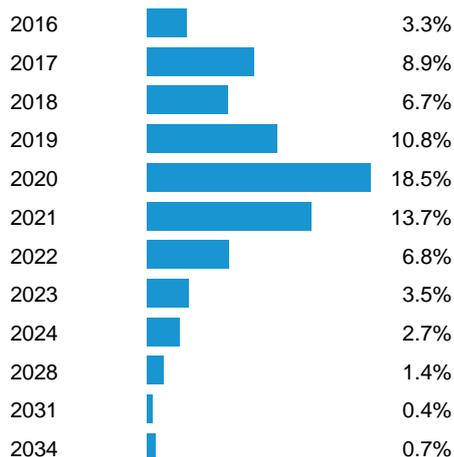
::: Geographical Exposure

Country	Percentage
UNITED STATES	30.0%
RUSSIA	16.7%
BRAZIL	9.0%
INDONESIA	3.9%
CHINA	3.9%
MEXICO	2.8%
CANADA	2.3%
KAZAKHSTAN	2.0%
OTHER	6.9%

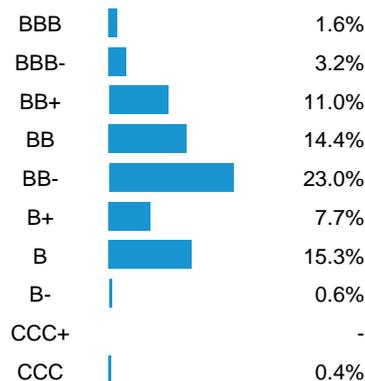
::: Industry Sector Exposure

Industry Sector	Percentage
Energy	14.2%
Basic Materials	13.5%
Communications	13.1%
Consumer, Cyclical	9.7%
Industrial	9.6%
Consumer, Non-cyclical	7.9%
Technology	5.3%
Utilities	3.2%
Government	1.1%

::: Maturity Structure



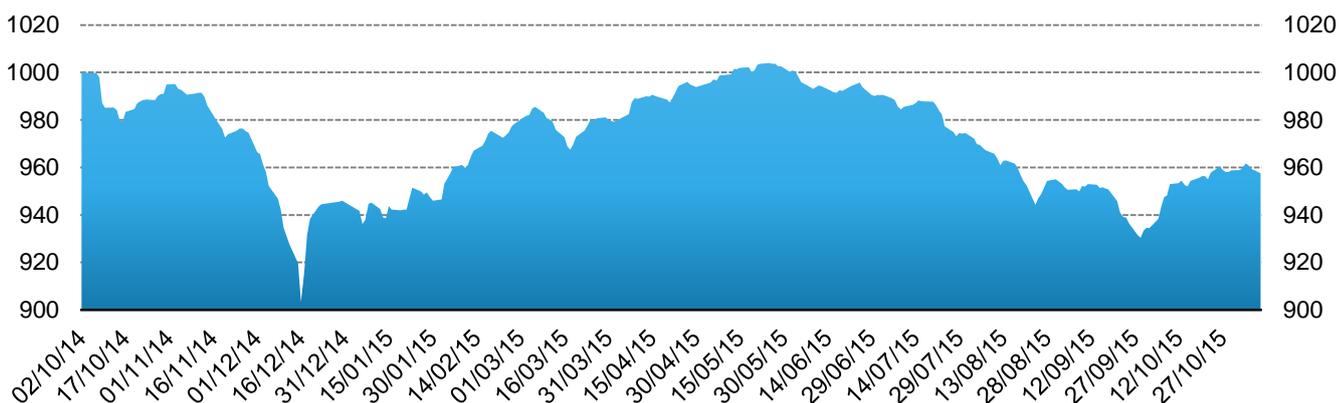
::: Credit Quality Structure



::: Top 10 holdings

Name	Country	Industry	Rating	YTM	Maturity	Weight
ALROSA FINANCE	RUSSIA	Basic Materials	BB-	6.2%	03.11.2020	2.2%
JBS INVESTMENTS	BRAZIL	Consumer, Non-cyclical	BB+	5.9%	28.10.2020	2.2%
VIMPELCOM	RUSSIA	Communications	BB-	7.0%	02.02.2021	2.1%
NOVATEK OAO	RUSSIA	Energy	BB+	6.2%	03.02.2021	2.1%
EUROCHEM M & C C	RUSSIA	Basic Materials	BB	4.5%	12.12.2017	2.1%
NORD GOLD NV	RUSSIA	Basic Materials	BB-	5.1%	07.05.2018	2.1%
ZOOLION HK SPV	CHINA	Industrial	B+	5.4%	05.04.2017	2.1%
OFFICE DEPOT MEX	MEXICO	Consumer, Cyclical	BB	6.5%	20.09.2020	2.1%
OJSC RASPADSKAY	RUSSIA	Energy	B	7.3%	27.04.2017	2.1%
AMKOR TECH INC	UNITED STATES	Technology	B+	7.3%	01.06.2021	2.0%
Total						21.1%

Price Dynamics (NAV) 10.02.2014 - 09.11.2015



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::: Basic Info

ISIN	LV0000400885
Bloomberg ticker	RAMGEUF 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	KPMG Baltics
Financial year	31 December

::: Fees

Front Load	0.50%
End Load	0.0%
Management Fee	1.85% (p.a.)
Performance fee *	5%
Custody Fee	0.25% (p.a.)

* Benchmark - 5Y USD Deposit Rate in Rietumu Bank

::: Key Figures

Last price (NAV)	870.70
Fund assets (Mio)	0.68
P/E (avg)	14.87
P/B (avg)	2.30
Dividend Yield (avg)	3.0%
Beta	1.23
Holdings	46

::: Performance to date

1 Month	-2.36%
3 Month	-1.23%
6 Month	-7.56%
1 Year	-7.00%
YTD	-4.85%
Since inception	-12.93%

::: Asset class exposure

Stocks	61.7%
Cash	38.3%
Other	0.0%

::: Investment Objective

The Subfund provides an opportunity for the Investor to achieve high increase in the value of invested assets over the long term. The Subfund assets are invested primarily in a broadly diversified portfolio of global equities. The investment horizon of the potential Investor is long-term, more than five years, and the risk tolerance is high.

::: Synthetic Risk Reward Indicator (SRR)

::: Investment Style (Geo-Focus and Style)

	Value	Blend	Growth
Developed			
Global			
Emerging			

::: Geographical Exposure

Country	Percentage
UNITED STATES	31.9%
SWEDEN	6.1%
BRITAIN	4.6%
RUSSIA	3.9%
GERMANY	3.6%
FRANCE	2.9%
NORWAY	2.4%
CANADA	2.2%
OTHER	4.1%

::: Industry Sector Exposure

Industry Sector	Percentage
Consumer Discretionary	12.8%
Energy	12.0%
Materials	8.4%
Information Technology	7.0%
Financials	6.5%
Industrials	6.2%
Consumer Staples	3.7%
Health Care	3.1%
Telecommunication Services	2.0%

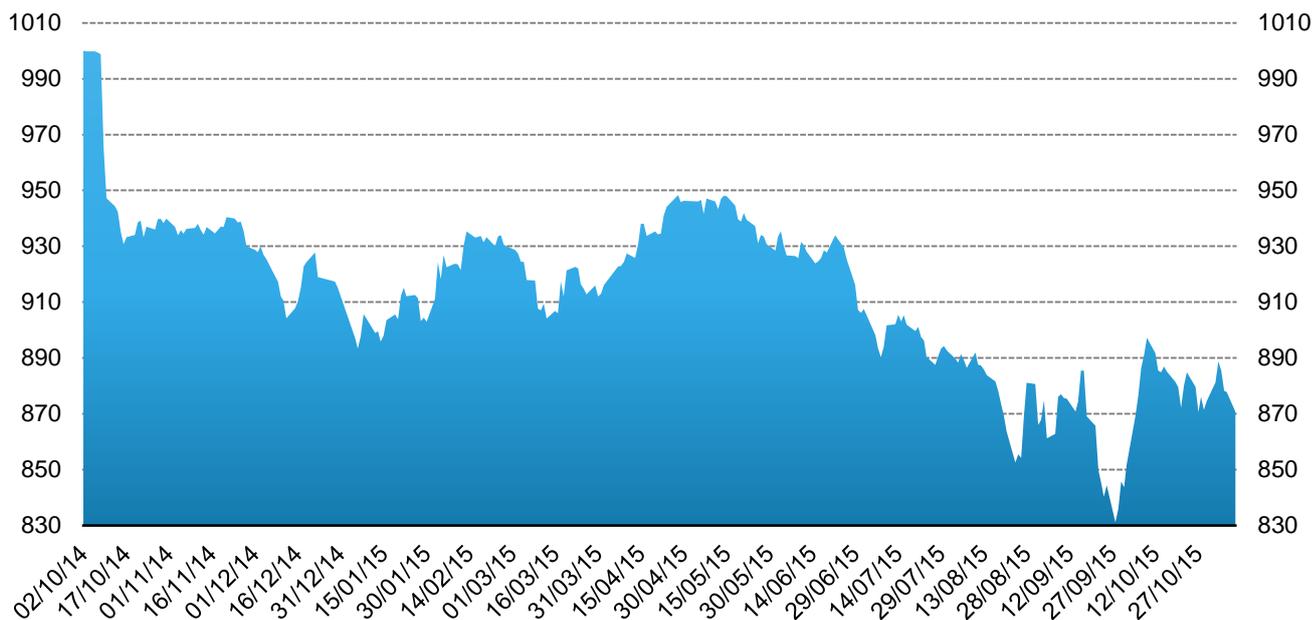
::: Currency Exposure

USD	39.6%
EUR	8.0%
SEK	6.1%
GBp	2.9%
NOK	2.8%
CAD	2.2%

::: Top 10 holdings

MCKESSON CORP	3.1%
WHOLE FOODS MARKET INC	2.4%
STATOIL ASA	2.4%
JPMORGAN CHASE & CO	2.2%
LYONDELLBASELL INDU-CL A	2.2%
GOLDMAN SACHS GROUP INC	2.2%
WESTERN UNION CO	2.1%
PACCAR INC	2.0%
MICHELIN (CGDE)	2.0%
BED BATH & BEYOND INC	2.0%
Total	22.4%

**Price Dynamics (NAV)
10.02.2014 - 09.11.2015**



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