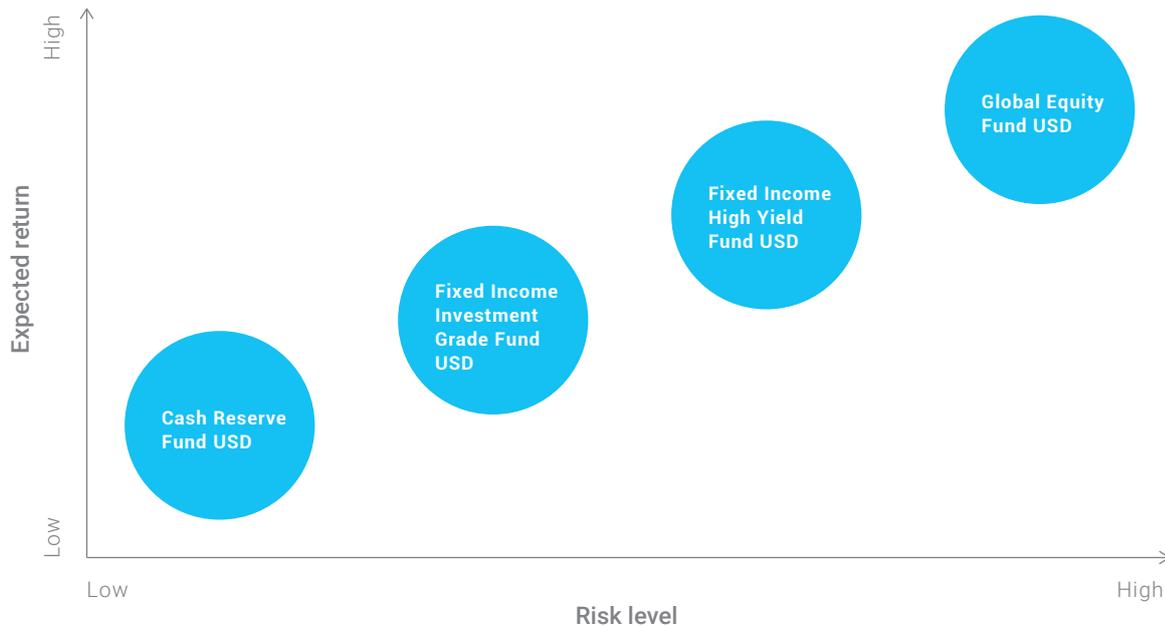


- Investment fund is a standardized product that is available to a broad range of Clients.
- The most simple, fast and convenient way to invest.
- Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



	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

## 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)



## FEES

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

## INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Short	Mid	Long
Developed			
Global			
Emerging			

## KEY FIGURES

Last price (NAV)	1,006.41
Fund assets (Mio)	5.08
Maturity (w.a.)	0.41
Duration (w.a.)	0.39
YTM (w.a., gross)	1.0%
Coupon (w.a.)	2.6%
Holdings / Issuers	21 / 21

## GEOGRAPHICAL EXPOSURE

UNITED STATES	48.2%
BRITAIN	5.9%
SINGAPORE	4.0%
FRANCE	4.0%
MEXICO	4.0%
SOUTH KOREA	4.0%
GERMANY	3.9%
OTHER	2.0%

## PERFORMANCE TO DATE

1 Month	0.05%
3 Month	0.15%
6 Month	0.29%
1 Year	0.49%
YTD	0.26%
Since inception	0.64%

## ASSET CLASS EXPOSURE

Bonds	76.0%
Deposits	15.9%
Cash	8.1%

## INDUSTRY SECTOR EXPOSURE

Consumer, Non-cyclical	20.2%
Financial	16.1%
Communications	15.9%
Consumer, Cyclical	11.9%
Industrial	6.0%
Utilities	4.0%
Basic Materials	2.0%

### MATURITY STRUCTURE

2016		47.9%
2017		28.1%

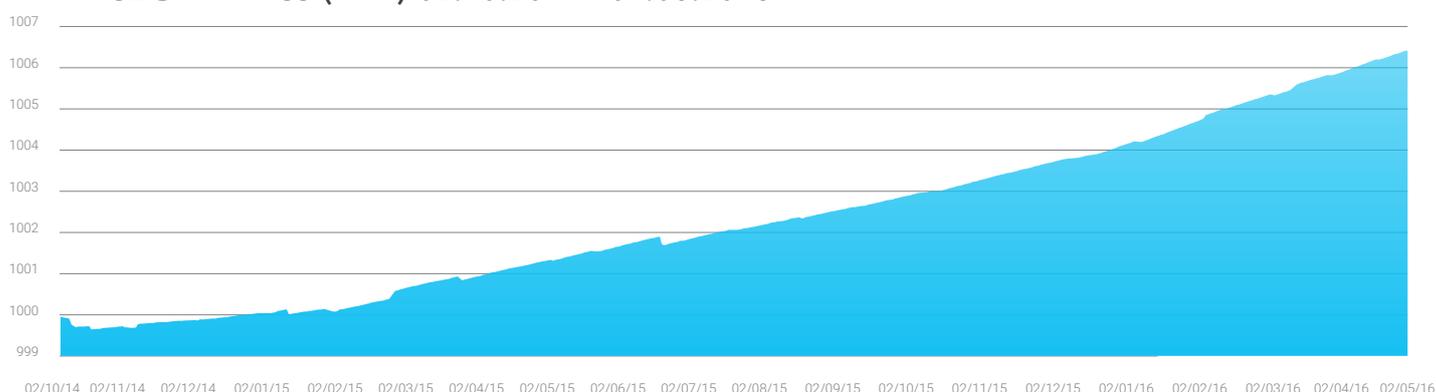
### CREDIT QUALITY STRUCTURE

AA		4.0%
AA-		-
A+		11.9%
A		4.1%
A-		25.9%
BBB+		17.9%
BBB		12.1%

### TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
MCKESSON CORP	UNITED STATES	Consumer, Non-cyclical	BBB	1.04%	01.03.2017	4.1%
ELI LILLY	UNITED STATES	Consumer, Non-cyclical	A	0.68%	15.03.2017	4.1%
MORGAN STANLEY	UNITED STATES	Financial	A-	1.15%	22.03.2017	4.1%
BANK OF AMERICA CORP	UNITED STATES	Financial	BBB+	1.14%	01.08.2016	4.1%
PSA INTL PTE LTD	SINGAPORE	Industrial	AA	1.07%	29.06.2016	4.0%
WESTERN UNION CO/THE	UNITED STATES	Consumer, Non-cyclical	BBB	1.40%	01.10.2016	4.0%
JPMORGAN CHASE & CO	UNITED STATES	Financial	A-	0.87%	05.07.2016	4.0%
AMGEN INC	UNITED STATES	Consumer, Non-cyclical	BBB+	0.73%	15.06.2016	4.0%
FRANCE TELECOM	FRANCE	Communications	BBB+	1.03%	14.09.2016	4.0%
AMERICA MOVIL SA	MEXICO	Communications	A-	1.22%	08.09.2016	4.0%
<b>Total</b>						<b>40.4%</b>

### PRICE DYNAMICS (NAV) 02.10.2014 - 01.06.2016



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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

## 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)



## FEES

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

## INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Short	Mid	Long
Developed			
Global			
Emerging			

## KEY FIGURES

Last price (NAV)	1,011.32
Fund assets (Mio)	13.56
Maturity (w.a.)	4.95
Duration (w.a.)	4.11
YTM (w.a., gross)	3.3%
Coupon (w.a.)	4.5%
Holdings/ Issuers	55 / 54

## GEOGRAPHICAL EXPOSURE

UNITED STATES		44.3%
AUSTRALIA		4.0%
SWEDEN		3.4%
BRAZIL		3.0%
RUSSIA		2.5%
OTHER		13.2%

## PERFORMANCE TO DATE

1 Month	-0.08%
3 Month	2.61%
6 Month	2.34%
1 Year	1.03%
YTD	2.94%
Since inception	1.13%

## INDUSTRY SECTOR EXPOSURE

Financial		15.4%
Consumer, Non-cyclical		9.8%
Basic Materials		8.6%
Technology		8.2%
Industrial		7.4%
Energy		6.9%
Consumer, Cyclical		6.5%
Communications		6.0%
Utilities		1.6%

## ASSET CLASS EXPOSURE

Bonds	70.4%
Cash	29.6%
Other	0.0%

### MATURITY STRUCTURE

2017		1.8%
2018		4.6%
2019		9.0%
2020		12.1%
2021		11.7%
2022		20.5%
2023		9.1%
2024		1.5%

### CREDIT QUALITY STRUCTURE

AA-		3.7%
A+		0.2%
A		1.5%
A-		2.8%
BBB+		20.6%
BBB		25.4%
BBB-		8.8%
BB+		6.7%
BB		0.8%

### TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
NETAPP INC	UNITED STATES	Technology	BBB+	3.5%	15.06.2021	2.6%
CORN PRODUCTS	UNITED STATES	Consumer, Non-cyclical	BBB	2.7%	01.11.2020	2.4%
MORGAN STANLEY	UNITED STATES	Financial	BBB+	3.6%	22.05.2023	2.3%
WALGREENS BOOTS	UNITED STATES	Consumer, Cyclical	BBB	2.7%	18.11.2021	2.3%
FLOWSERVE CORP	UNITED STATES	Industrial	BBB	3.4%	15.09.2022	2.2%
CA INC	UNITED STATES	Technology	BBB	2.7%	01.12.2019	2.0%
AMPHENOL CORP	UNITED STATES	Industrial	BBB+	3.0%	01.02.2022	2.0%
GAP INC/THE	UNITED STATES	Consumer, Cyclical	BB+	5.6%	12.04.2021	1.9%
BANK OF AMERICA CORP	UNITED STATES	Financial	BBB+	1.5%	22.03.2018	1.9%
WELLS FARGO BANK NA	UNITED STATES	Financial	AA-	1.2%	22.01.2018	1.9%
<b>Total</b>						<b>21.4%</b>

### PRICE DYNAMICS (NAV) 02.10.2014 - 01.06.2016



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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

## 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)



## FEES

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

## INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Short	Mid	Long
Developed			
Global			
Emerging			

## KEY FIGURES

Last price (NAV)	966.20
Fund assets (Mio)	7.57
Maturity (w.a.)	4.53
Duration (w.a.)	3.33
YTM (w.a., gross)	8.2%
Coupon (w.a.)	6.6%
Holdings / Issuers	50 / 46

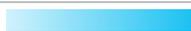
## GEOGRAPHICAL EXPOSURE

UNITED STATES		40.2%
BRAZIL		12.3%
RUSSIA		5.6%
INDONESIA		5.5%
KAZAKHSTAN		5.4%
CANADA		3.3%
MEXICO		2.8%
CHILE		2.1%
OTHER		3.9%

## PERFORMANCE TO DATE

1 Month	0.35%
3 Month	6.49%
6 Month	4.46%
1 Year	-3.42%
YTD	6.49%
Since inception	-3.38%

## INDUSTRY SECTOR EXPOSURE

Consumer, Cyclical		14.4%
Basic Materials		12.0%
Consumer, Non-cyclical		11.0%
Communications		10.5%
Industrial		10.4%
Energy		9.2%
Technology		6.5%
Utilities		5.7%
Government		1.4%

## ASSET CLASS EXPOSURE

Bonds	81.0%
Cash	19.0%
Other	0.0%

### MATURITY STRUCTURE

2016	4.3%
2018	2.6%
2019	19.4%
2020	22.6%
2021	18.9%
2022	3.3%
2023	4.6%
2024	2.5%
2028	1.8%
2034	1.1%

### CREDIT QUALITY STRUCTURE

BBB	2.1%
BBB-	0.9%
BB+	10.6%
BB	18.5%
BB-	18.4%
B+	14.0%
B	8.9%
B-	2.1%
CCC+	3.5%
CCC	-

### TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
NOVATEK OAO	RUSSIA	Energy	BB+	4.6%	03.02.2021	2.9%
GOLDEN LEGACY PT	INDONESIA	Consumer, Cyclical	B+	7.1%	24.04.2019	2.8%
OFFICE DEPOT MEX	MEXICO	Consumer, Cyclical	BB	5.6%	20.09.2020	2.8%
JBS INVESTMENTS	BRAZIL	Consumer, Non-cyclical	BB+	6.4%	28.10.2020	2.8%
ALAM SYNERGY	INDONESIA	Industrial	B	8.8%	29.01.2019	2.7%
AMERIGAS FINANCE	UNITED STATES	Consumer, Cyclical	BB	5.1%	20.05.2020	2.7%
KAZAKHSTAN TEMIR ZHOLY	KAZAKHSTAN	Industrial	BB+	5.9%	06.10.2020	2.7%
MARFRIG HLDG	BRAZIL	Consumer, Non-cyclical	B	7.0%	24.06.2019	2.7%
SANEAMENTO BASIC	BRAZIL	Utilities	BB	6.5%	16.12.2020	2.7%
EVRAZ GROUP SA	RUSSIA	Basic Materials	B+	6.5%	22.04.2020	2.7%
<b>Total</b>						<b>27.5%</b>

### PRICE DYNAMICS (NAV) 02.10.2014 - 01.06.2016



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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

## 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 (SRRI)



## 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

## INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

	Value	Blend	Growth
Developed			
Global			
Emerging			

## KEY FIGURES

Last price (NAV)	851.60
Fund assets (Mio)	0.60
P/E (avg)	10.69
P/B (avg)	2.40
Dividend Yield (avg)	3.3%
Beta	1.34
Holdings	38

## GEOGRAPHICAL EXPOSURE

UNITED STATES	31.2%
RUSSIA	6.0%
SWEDEN	5.1%
GERMANY	3.9%
BRITAIN	3.2%
CHINA	2.7%
NORWAY	2.7%
FRANCE	2.6%
CANADA	2.3%
OTHER	0.0%

## PERFORMANCE TO DATE

1 Month	-3.08%
3 Month	0.42%
6 Month	0.39%
1 Year	-8.27%
YTD	2.09%
Since inception	-14.84%

## INDUSTRY SECTOR EXPOSURE

Energy	12.9%
Consumer Discretionary	12.7%
Materials	8.5%
Health Care	6.3%
Information Technology	5.1%
Financials	5.1%
Telecommunication Services	4.0%
Industrials	3.2%
Consumer Staples	1.9%

## ASSET CLASS EXPOSURE

Stocks	59.8%
Cash	40.2%
Other	0.0%

### CURRENCY EXPOSURE

USD		40.0%
EUR		6.5%
SEK		5.1%
NOK		3.2%
GBP		2.7%
CAD		2.3%

### TOP 10 HOLDINGS

MCKESSON CORP	3.5%
GILEAD SCIENCES INC 2	2.8%
STATOIL ASA	2.7%
CHINA TELECOM CORP LTD-H	2.4%
JPMORGAN CHASE & CO	2.4%
WESTERN UNION CO	2.4%
MICHELIN (CGDE)	2.3%
SURGUTNEFTEGAS-SP ADR	2.2%
LYONDELLBASELL INDU-CL A	2.2%
FIFTH THIRD BANCORP	2.1%
<b>Total</b>	<b>25.0%</b>

### PRICE DYNAMICS (NAV) 02.10.2014 - 02.05.2016



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