

## Document with general information

This document provides you with essential information you should know about this investment product. It is not commercial material. It helps you understand the nature, risks, costs, and potential benefits and losses of this product and how to compare it with other products.

### GENERAL INFORMATION

Product name: **Invictus Prime Bonds**

Assets manager: Invictus Capital, osoba rizikového kapitálu s.r.o., Registration number: 23714981

Address of registered office: Rybná 716/24, 110 00 Prague 1, Czech Republic

Registration in the Czech National Bank (CNB): number 2025/116553/CNB/650

Contact information: Tel.: +420 777002251 | E-mail: info@invictusamc.com

Website: www.invictusamc.com

Invictus Capital, osoba rizikového kapitálu s.r.o. is registered at the Czech National Bank (CNB) in accordance with cl. 15 of Law No. 240/2013 Sb on Investment companies and funds (ZISIF). The activities of the company are not subject to regulation from part of the CNB, but shall comply with the reporting obligations in accordance with cl. 1 of Art. 110 of EU Delegated Regulation 231/2013 supplementing Directive 2011/61/EU of the European Parliament and of the European Council.

### WHAT IS THIS PRODUCT?

#### TYPE:

Invictus Prime Bonds is an actively managed vehicle designed to provide stable income and diversification through a basket of high yield fixed income ETFs.

#### OBJECTIVE:

The allocation combines exposure to global corporate bonds, euro- and dollar-denominated bonds, and euro-hedged emerging market sovereign debt. The strategy seeks to capture attractive returns derived from credit spreads and opportunities across different segments of the bond market. The manager may adjust the allocation between ETFs depending on market conditions, credit spread dynamics and liquidity, always within the eligible ETF universe.

#### SUPPOSED INVESTOR:

This product is intended only for sophisticated investors by implication of law cl. 272 (1) ZISIF. The product is suitable for the investors who want to top up their portfolio with alternative investment types with a higher potential rate of return and are ready to bear the risk of loss.

The investor's investment horizon: 5 years. Minimum barrier to entry: EUR 125,000 or the equivalent amount in another currency.

### WHAT ARE THE RISKS AND PROVISIONAL RETURNS

#### SUMMARY RISK INDICATOR – SRI

##### NOTIFICATION

The SRI indicator suggests that investments in this product will take at least 5 years. Actual risk may vary considerably if a return on investment is requested prematurely. In case of an early exit, you will have to pay an additional fee.

The Summary Risk Indicator (SRI) is helpful to compare the risk level of a given product with the risk levels of other products. It shows how high is the possibility that the product could lose monetary funds due to changes happening in the market. This risk indicator shows how likely it is that a product will lose monetary funds due to movements in the markets.

## Risk indicator

1	2	3	4	5	6	7
---	---	---	---	---	---	---

Low risk  
Potentially poor return

High risk  
Potentially high return

Estimated Summary Risk Indicator (SRI): 2/7 (medium risk). The indicator assumes holding for 5 years. Actual risk may vary in the event of an early exit.

## RETURN SCENARIOS AND THE IMPACT OF INVESTMENT RELATED COSTS

It is shown in the following table what sum the investor will be able to receive during 5 years under various course of events scenarios, assuming that EUR 125,000 have been invested.

The presented scenarios are of future outcome estimates and are not a reliable indicator. The return on investment may vary depending on how the market works and how long you keep the investment. The presented figures include all costs (fees) incurred on the product itself, where applicable. But these figures do not take into account the tax liabilities to which your income is subject in your jurisdiction.

An approximate calculation of investment-related fees and costs for 3 different investment periods is shown in the table. These figures are estimates of the fees and costs and are not a reliable indicator.

Scenarios		1 year	3 years	5 years
Stressed scenario	Amount of investments, after all costs are taken into account	€107 907	€90 730	€73 169
	Average earnings yield per annum	-13.67%	-10.13%	-10.16%
Unfavorable scenario	Amount of investments, after all costs are taken into account	€107 907	€122 673	€120 956
	Average earnings yield per annum	-13.67%	-0.62%	-0.66%
Conservative scenario	Amount of investments, after all costs are taken into account	€133 800	€146 626	€163 193
	Average earnings yield per annum	7.04%	5.46%	5.48%
Favorable scenario	Amount of investments, after all costs are taken into account	€153 180	€171 749	€212 663
	Average earnings yield per annum	22.54%	11.17%	11.21%

The product provides an annual distribution of approximately 5%, paid semi-annually, from the income generated by the underlying bond ETFs or directly held bonds. This distribution is not automatically reinvested, but paid out to investors.

## WHAT HAPPENS IN THE CASE OF INSOLVENCY OR LIQUIDATION OF THE ASSETS MANAGER?

The investors' assets placed under management are not the property of the Invictus Capital, osoba rizikového kapitálu s.r.o., assets manager and are separated from the assets Invictus Capital, osoba rizikového kapitálu s.r.o. All investors' assets are held in investments or in separate accounts of the Invictus Capital, osoba rizikového kapitálu s.r.o. assets manager. In the case of insolvency or liquidation of the Invictus Capital, osoba rizikového kapitálu s.r.o., assets manager all the assets will be divided among individual investors according to their share of the total volume of assets.

An investor may face financial losses, and such losses are not covered by compensation or any investment guarantee scheme.

## THE IMPACT OF INVESTMENT-RELATED COSTS ON THE RETURN

Reduction of Investment Yield (RIY) shows how the total costs you pay will affect your investment return. Total costs include one-time, current and additional costs.

An approximate calculation of investment-related fees and costs for 3 different investment periods is shown in the table. These figures are estimates of the fees and costs and are not a reliable indicator. They do not include possible deductions for an early contract termination. Data supposes that you invest EUR 125,000 and is calculated on the basis of the Conservative scenario. These figures are estimates and they may change in the future.

Calculation on the basis of a conservative yield scenario	1 year	3 years	5 years
All costs for the whole period, €	€2 038	€6 389	€11 231
Effect on return (RIY) per annum	1,52%	4,36%	6.88%

#### WHAT ARE THE INVESTMENT-RELATED EXPENSES?

This table shows the impact of different types of fees and expenses on the return per annum based on the Conservative scenario and an investment of EUR 125,000.

Impact on the return per annum			
One-time expenses	Entry fee	0%	Impact of the expenses paid when entering the investments
	Exit fee	0%	Impact of the expenses paid when exiting the investments
	Early exit fee	1,5%	An early exit fee applies if the investment period specified in the agreement has not been reached, meaning the early termination of the investment agreement
Current expenses	Management fee	1,5%	Impact of the costs we spend each year for managing your investment.
	Portfolio transaction costs	0%	Impact of the costs we spend each year for on transactions relating Portfolio transaction costs
Additional expenses	Success fee (performance fee)	0%	This commission is 0% of the return received on the investments

#### HOW LONG SHOULD I KEEP THIS INVESTMENT?

The recommended investment period is 5 years.

The minimum investment period is 1 year; early exit is possible by applying the corresponding fee.

#### HOW TO MAKE A COMPLAINT?

You can make a complaint: to the Contact Center by phone: +420 777 002251 or by email [info@invictusamc.com](mailto:info@invictusamc.com)

Website: [www.invictusamc.com](http://www.invictusamc.com)

#### ADDITIONAL INFORMATION

It is necessary to enter an appropriate contract that governs this product. This document and the information contained therein shall in no way be construed as an offer for purchasing or selling the respective product, nor shall it be construed as a personalized advice provided by an asset manager or a consultant.