

## THE SERVICE - INVESTMENT PHILOSOPHY

The Discretionary Asset Management Service provides highly personalised investment management services to investors who prefer a professional portfolio management approach, based on the risk / return characteristics through a well-structured investment procedure. The Model portfolios are divided into three distinct categories (Low, Medium, High) based on their risk / return profiles. Their geographical allocation targets the Greek market, but also provides the opportunity to invest into the broader region of Emerging Europe, as well as North Africa and the Middle East. The Investment Committee of Eurobank Asset Management M.F.M.C. with its team of experienced investment professionals meets on a weekly basis to decide on the asset allocation based on its top-down strategy, macroeconomic views and fundamental analysis of the markets. The tactical allocation of the portfolios is closely monitored on a regular basis to ensure the highest level of service in a rapidly changing environment.



Greece  
Emerging Europe  
North Africa  
Middle East

Base Currency Euro  
Minimum Investment € 200,000

## ADVANTAGES

- Transparency in Transactions / Trading / Returns
- Diversification
- Constant Monitoring and Reporting
- Liquidity
- No entry / exit fee

## MODEL PORTFOLIOS

	LOW	MEDIUM	HIGH
INVESTMENT OBJECTIVE	The offering addresses conservative investors who aim for superior returns but are sensitive to volatility.	The offering addresses investors with appetite for medium-risk investments targeting superior returns.	The offering addresses investors who aim for superior returns whilst remaining tolerant to market volatility.
INVESTMENT RISK	Low	Medium	High
PORTFOLIO ALLOCATION / BENCHMARK	<b>Cash 50%</b> (50% Im Euribor) <b>Bonds 30%</b> (30% JPM Greek Gov Bond Index) <b>Equities 20%</b> (20% ASE Gen. Index)	<b>Cash 20%</b> (20% Im Euribor) <b>Bonds 40%</b> (40% JPM Greek Gov Bond Index) <b>Equities 40%</b> (40% ASE Gen. Index)	<b>Cash 20%</b> (20% Im Euribor) <b>Equities 80%</b> (80% ASE Gen. Index)
BENCHMARK / TRADING RANGE	Cash: 0% - 70% Bonds: 20% - 40% Equities: 0% - 30%	Cash: 0% - 40% Bonds: 30% - 50% Equities: 30% - 50%	Cash: 0% - 40% Equities: 60% - 100%
MANAGEMENT FEE	0,50%	1,00%	1,50%
PERFORMANCE FEE	10% Based on the portfolio's positive return versus the performance benchmark when the portfolio shows positive returns since the launch date.		
PERFORMANCE BENCHMARK	Im Euribor + 1,00%	Im Euribor + 2,00%	Im Euribor + 4,00%