



Optima income 2031 bond fund

Marketing material

Key features and benefits



Fixed maturity

The Optima income 2031 bond fund has a maturity of approximately 5 years. In January 2031 the assets of the mutual fund will be liquidated and the money will be credited to the investors.



The fund intends to offer regular (annually) income to investors

Based on the investment strategy, the fund will distribute dividend to unit-holders in cash. For the fiscal year 2026, the estimated dividend is projected to be **2.10%** on an annualized basis.



Investors have the ability to participate in small amounts

The fund offers professional management and risk diversification benefits at the same time, starting from a low minimum investment amount of € 1,000.



Access to a diversified portfolio of European corporate and government bonds with high yields

The fund invests in selected corporate and government bonds in euro, which may be listed in Greece and/or in regulated foreign markets, with an average maturity of approximately 5 years.

Subscription period: 2.12.2025 - 7.1.2026



Description and objective

- The fund targets investors with a long-term horizon who wish to hold their investment throughout the maturity of Optima income 2031 bond (5 years), seek to gain access to a diversified portfolio of corporate and government bonds with a minimum investment amount of € 1.000, and have as a priority the diversification of their bond investments.
- The investment strategy of Optima income 2031 bond fund is active and is based on the appropriate selection of portfolio's bonds and their retention until maturity. In case a bond matures during the five-year period, it will be replaced either by other bond securities or by money-market instruments.
- The fund seeks to preserve the initial capital on condition that there is no credit event, by default of the portfolio's bond issuers and other securities during the five-year period.
- The fund seeks to benefit from the current environment of bond yields.



Why Optima income 2031 bond fund?

- Wide dispersion of investments targeting in annual regular income generation (providing there is no credit event) and balancing investment risks
- The investment strategy of the mutual fund is based on holding the bonds of the portfolio until maturity, aiming at limiting sensitivity in interest rates changes
- Although income is not guaranteed, current bond yields are attractive and offer an alternative stream of income

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Disclaimer

HCMC Decision

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The Optima income 2031 bond fund does not, in any way, use, include or imply a reference to a benchmark.

Any decision for subscription in the Optima income 2031 bond fund is based solely on your own will, the research that you will undertake, the weighting of risks, the study of the relevant information documents and possibly the assistance of specialized tax, legal and other advisors.

Investments entail risks, including the potential loss of the invested capital. Given the economic and market risks, there can be no assurance that the Optima income 2031 bond fund will achieve its investment objective.

The Optima income 2031 bond fund is subject to risks (such as market risk, liquidity risk, inflation risk, spread risk). For their detailed description and before making any final investment decision, please refer to the UCITS Prospectus, and the Key Information Document. The **Key Information Document**, the **Prospectus**, the **regulations** and the **latest reports** of the UCITS of Optima Asset Management MFMC are available in the Greek language, free of charge, at the company's headquarters, at the Optima bank's branches and on the website www.optimaaedak.gr. This can only be printed for own use. It is prohibited to reproduce, transmit, transfer or distribute it to third parties, as well as to use the brand name and distinctive features of Optima bank, without our express and written consent of Optima bank.

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