Optima asset management

Pricing Policy of the Mutual Funds of Optima asset management MFMC (in force since 02/11/2026)

Pricing Policy of the Mutual Funds of Optima asset management MFMC

Mutual Funds	Commission on subscription amounts (€)			Redemption Fee	Management Fee
	1,000 - 50,000	50,001 - 250,000	> 250,000		
Optima smart cash bond fund (R)	0.70%	0.40%	0.20%	0.00%	1.00%
Optima smart cash bond fund (I)	0.00%			0.00%	0.50%
Optima global selection fund of funds balanced (R)	1.10%	0.80%	0.60%	0.00%	1.50%
Optima global selection fund of funds balanced (I)	0.00%			0.00%	0.75%
Optima greek balanced fund (R)	1.10%	0.80%	0.60%	0.00%	2.00%
Optima greek balanced fund (I)	0.00%			0.00%	0.75%
Optima greek balanced shield fund (R)	1.10%	0.80%	0.60%	0.00%	1.50%
Optima greek balanced shield fund (G)	1.10%	0.80%	0.60%	0.00%	1.50%
Optima greek balanced shield fund (I)	0.00%			0.00%	0.75%
Optima hellenic equity fund (R)	1.20%	0.90%	0.70%	0.00%	3.00%
Optima hellenic equity fund (I)	0.00%			0.00%	1.00%
Optima premium selection fund of funds equity	1.20%	0.90%	0.70%	0.00%	3.00%
Optima greek income bond fund	0.50%			2% until 30.3.2026 0% thereafter	1.10%
Optima income bond fund	0.50%			2% until 31.7.2026 0% thereafter	1.10%
Optima income 2028 bond fund	0.50%			2% until 28.2.2027 0% thereafter	2.00%
Optima income 2029 bond fund	0.50%			2% until 30.6.2027 0% thereafter	2.00%
Optima income 2026 bond fund	0.10%			2.00%	0.00%
Optima income 2030 bond fund	0.30%			2% until 28.2.2028 0% thereafter	1.00%
Optima income 2030 II bond fund	0.30%			2.50%	0.70%
Optima income 2031 bond fund	0.50%			2.50%	0.70%
Phoenix hellenic equity fund	1.20%	0.90%	0.70%	0.00%	3.00%
Fast Finance Growth and Income Strategy balanced fund (R)	1.10%	0.80%	0.60%	0.00%	2.00%
Fast Finance Growth and Income Strategy balanced fund (I)	0.00%			0.00%	1.00%

TRANSFER COMMISSIONS

In case of transferring from a M/F to another M/F, the subscription fee of the final M/F discounted by 50%, will be applied. **Exception:** In case the transfer is made from a M/F to another M/F of the same category, the transfer commission will be zero.

NOTES

(1) The class units of the M/Fs Optima smart cash bond fund (I), Optima hellenic equity fund (I), Optima greek balanced fund (I), Optima greek balanced shield fund (I), Fast Finance Growth Income Strategy balanced fund (I) and Optima global selection fund of funds balanced (I), are available excusively to Institutional Investors. The class units of the M/F Optima greek balanced shield fund (G) is available exclusively to investors who fall under the provisions of Law 5038/2023, as amended and in force, concerning the issuance and renewal of residence permits in Greece for third-country nationals for the purpose of engaging in investment activity. All the Institutional Investors such as Banks, Pension Funds, Insurance Companies (for their own accounts), Portfolio Investment Companies etc. are exempted from paying any subscription or redemption fee.

(2) In accordance with the applicable legislation and the Regulations of the M/Fs, the redemptions are paid the latest within five working days, from the date of the application for redemption (T+5). Usually Optima asset management MFMC makes the payment of the redemptions on the 3rd working day from the date of the application for redemption (T+3).

(3) Transfers are made the first working day following the day of the application (T+1).

(4) The M/Fs are charged with perfomance fee of 20% on the positive difference between the cumulative return of the M/F unit's net price and that of the applicate Benchmark of the M/F, on an annual basis as explicitly mentioned in art.10 of the Regulations and the Prospectus. Optima greek income bond fund, Optima income bond fund, Optima income 2028 bond fund, Optima income 2029 bond fund, Optima income 2026 bond fund, Optima income 2030 bond fund, Optima income 2030 II bond fund and Optima income 2031 bond fund are not charged with Perfomance fee.

(5) The minimum initial investment of a client for M/Fs units amounts to € 1,000.

(6) No subscription fee is charged for the periodic payments program. The transfer and redemption fees are zero.

(7) No commission is charged when M/Fs units are purchased in exchange for shares.

(8) The employees of Optima asset management MFMC, their spouses and relatives of first degree, as well as the staff of Optima bank and its subsidiaries, are exempted from paying any kind of fees.

Pricing Policy of the Mutual Funds of Optima asset management MFMC for subscriptions through its representative Optima bank

Mutual Funds	STANDARD RATE	AFFLUENT [1]		PRIVATE [1]			
	Subscription Fee	Commission on subscription amounts (€)		Commission on subscription amounts (€)		Redemption Fee	Management Fee
		1,000 - 50,000	> 50,000	1,000 - 150,000	> 150,000		
Optima smart cash bond fund (R)	0.70%	0.50%	0.40%	0.30%	0.20%	0.00%	1.00%
Optima greek balanced fund (R)	1.10%	0.90%	0.80%	0.70%	0.60%	0.00%	2.00%
Optima greek balanced shield fund (R)	1.10%	0.90%	0.80%	0.70%	0.60%	0.00%	1.50%
Optima greek balanced shield fund (G)	1.10%	0.90%	0.80%	0.70%	0.60%	0.00%	1.50%
Optima global selection fund of funds balanced (R)	1.10%	0.90%	0.80%	0.70%	0.60%	0.00%	1.50%
Optima hellenic equity fund (R)	1.20%	1.00%	0.90%	0.80%	0.70%	0.00%	3.00%
Optima premium selection fund of funds equity	1.20%	1.00%	0.90%	0.80%	0.70%	0.00%	3.00%
Optima greek income bond fund	0.50%					2% until 30.3.2026 0% thereafter	1.10%
Optima income bond fund	0.50%					2% until 31.7.2026 0% thereafter	1.10%
Optima income 2028 bond fund	0.50%					2% until 28.2.2027 0% thereafter	2.00%
Optima income 2029 bond fund	0.50%					2% until 30.6.2027 0% thereafter	2.00%
Optima income 2026 bond fund	0.10%					2.00%	0.00%
Optima income 2030 bond fund	0.30%					2% until 29.2.2028 0% thereafter	1.00%
Optima income 2030 II bond fund	0.30%					2.50%	0.70%
Optima income 2031 bond fund	0.50%					2.50%	0.70%

TRANSFER COMMISSIONS

In case of transferring from a M/F to another M/F, the subscription fee of the final M/F discounted by 50%, will be applied. **Exception:** In case the transfer is made from a M/F to another M/F of the same category, the transfer commission will be zero.

NOTES

(1) Customers may be informed of the relevant criteria for inclusion in the previleged Pricing Policy of Optima bank, indicatively mentioned as AFLUENT and PRIVATE, on the bank's website www.optimabank.gr as well as from its staff.

UCITS DO NOT HAVE GUARANTEED RETURNS AND PAST PERFOMANCE DOES NOT GUARANTEE FUTURE RETURNS