Optima bank



GOLDEN VISA • ELIGIBLE INVESTMENT

Optima greek balanced shield fund (G)

Marketing material | November 2026

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

Fund objective

A conservative Greek balanced investment with income distribution

The investment objective of the Fund is to achieve returns in accordance with its investment policy, generated through medium to long term investments in a diversified, conservative portfolio of domestic bonds and equities. This structure is designed for investors who seek income and/or capital growth, are willing to assume a medium level of investment risk while remaining fully invested in Greece.

Investment policy

- Invests exclusively in Greece, in regulated Greek markets.
- Conservative allocation: offering, to some extent, **stability investing in bonds market** with selective exposure to stocks with high dividend yields.
- All income and profits (from bonds & equities) are distributed as dividends annually.

Why choose this fund

- Exposure to the Greek economy and domestic bond market.
- Diversification within a purely Greek asset universe.
- Active management aimed at adjusting to market conditions.

A solid investment. A growing market. A gateway to Greece.

Optima now offers investors not only broad exposure to Greece, but also the opportunity to use their investment as part of the Golden Visa Residency Program, by investing via eligible fund structures.
See the next page for details.

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Invest in Greece
Obtain Greek residency

Greece's Golden Visa program allows non-EU nationals to apply for a 5-year renewable residence permit by making eligible investments, including a minimum €350,000 investment in a mutual fund that invests exclusively in Greece.
This positions the Optima Greek balanced shield fund as a powerful dual-benefit solution: **capital growth perspective + residency potential.**

€350,000
Minimum eligible fund investment

5 yrs
Renewable residence permit

90 days
Free travel in the Schengen Area

Benefits of the Greek Golden Visa

No minimum stay
Residence in Greece with no minimum stay requirement.

Schengen travel
Free travel within the Schengen Area for up to 90 days per 6-month period.

Family coverage
Spouse, dependent children, and parents qualify for residence permits of the same duration.

Earn income
Ability to earn income in Greece (e.g., rental income).

Greek passport
Eligible to apply for a Greek passport after 7 years of residence, under legal conditions.

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Why combine the Golden Visa
with the Optima Greek balanced shield fund?

Quality Greek assets
Exposure to high-quality Greek bonds & equities.

Annual income
Annual income distribution through dividends.

Straightforward eligibility
A straightforward way to meet Golden Visa eligibility requirements.

UCITS managed
Fully managed under UCITS legislation (note: UCITS do not guarantee returns).

Important notices & disclaimers

Informational purposes only
This material is for informational purposes only and should not be considered investment, tax, or legal advice.

Rely on the official documents
Investors should rely on their own research, the official Prospectus, and the KID prior to making any investment decision.

Golden Visa information
The Golden Visa information provided is sourced from published bank materials and does not constitute legal advice.

Disclaimer

DECISION EC 730/27.03.2026

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The Fund is actively managed. The benchmark (65% Bloomberg Series-E Greece Government Bond Index >1 year and 35% Euronext Athens Composite Share Price Index) is used solely for performance deviation comparison purposes and as a reference for Investors to compare against the Fund's performance. The Fund is not obliged to hold any of the benchmark constituents and may indeed invest up to 100% of its net assets outside the benchmark.

Any decision to invest in the Optima Greek Balanced Shield fund of funds should be based solely on the investor's own judgment, careful assessment of the risks, review of the relevant informational documents, and, where appropriate, consultation with specialized tax, legal, and other advisors.

Investments involve risks, including the possible loss of the invested capital. Due to economic risks and market risks, there is no assurance that the Optima Greek Balanced Shield fund of funds will achieve its investment objective.

The Optima Greek Balanced Shield fund is subject to risks (such as market risk, liquidity risk, inflation risk, diversification risk). For a detailed description and before making any final investment decision, please refer to the UCITS Key Information Document and the Key Information Document. The Key Information Document, the Prospectus, the fund rules, and the latest reports of Optima asset management A.E.D.A.K. are available in English, free of charge, at the company's registered office, at Optima bank branches, and on the website www.optimaaedak.gr. This material may be printed for personal use only. Reproduction, transmission, distribution to third parties, as well as use of the bank's name and trademarks, are prohibited without the prior written consent of Optima bank.

Information on the procedure for submitting complaints by investors, as well as on the possibility of recourse to the Hellenic Financial Ombudsman, is available free of charge in English at the bank's headquarters and on the website www.optimabank.gr.