



RIV Zusatzversorgung

As of 31.05.2019

Portrait		Price Data & Terms	
ISIN / WKN	DE000A2JJ1J2 / A2JJ1J	Issue price	93,38 EUR
Domicile	Germany	Redemption price	92,91 EUR
Legal status	UCITS	Net asset value (NAV)	93,38 EUR
Fund category acc. to BVI	International Equity Fund	No Initial Sales Charge	-
Date of inception	01.10.2018	Redemption Fee*	0,50%
Fund volume	3.430.434,40 EUR	Total Expense Ratio (TER)	1,40%
End of fiscal year	31. March	No Performance Fee	-
Income utilization	distributing fund	*credited to the fund in its entirety	
Currency	EUR		
Tax exemption	30% (German Private Investors)		

Investment Policy

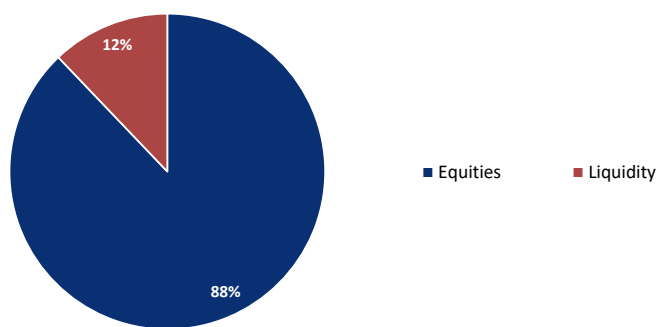
RIV Zusatzversorgung is an international equity fund that distributes profits and is domiciled in Germany. The mitigation of investment risks within the fund is implemented by broad and international diversification across issuers, industries, countries and currencies. The equity ratio can be between 51% and 100% of fund assets. RIV Zusatzversorgung pursues three investment objectives:

As the primary objective, the RIV Zusatzversorgung aims to provide investors with additional income through yearly distributions which are independent of the investment results of the stock markets in the respective years. In general the distribution amounts to 2,50 EUR per share plus an accumulating inflation adjustment. The first full distribution in the amount of 2,50 EUR per share plus the inflation adjustment will be made for the fiscal year ending on 31.03.2020.

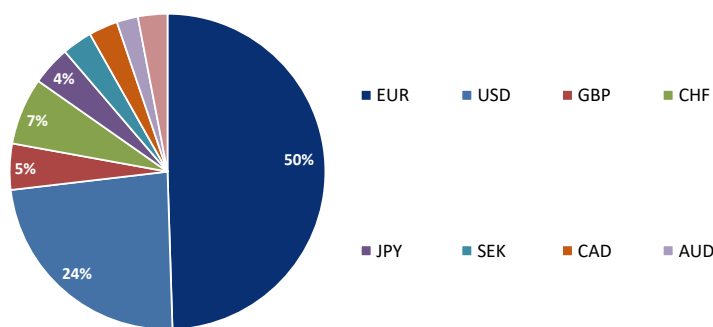
As the secondary objective, this distribution should retain its purchasing power through an accumulating inflation adjustment. This is implemented by yearly adjusting the distribution to the percentage change in the German consumer price index (VPI) of the previous calendar year as published by the German Federal Statistical Office.

As third, subordinated objective, the fund share price should follow the German consumer price index in the long-term (>10 year period) despite of the yearly distributions, such that the fund assets retain the purchasing power of the invested capital.

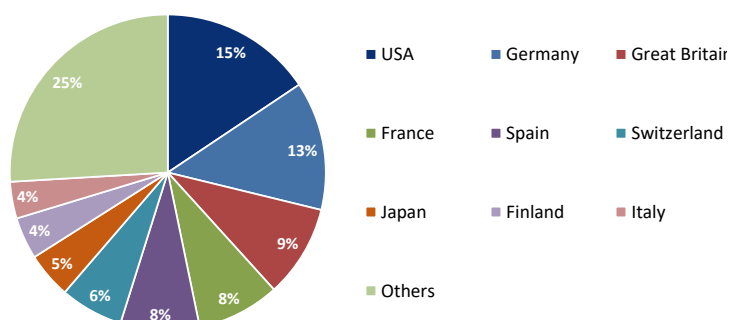
Fund - Asset Allocation



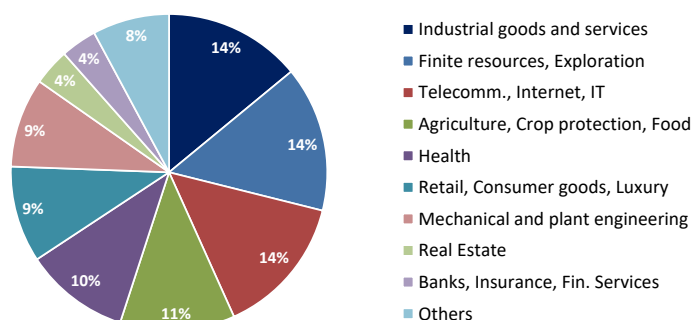
Fund - Currency Structure



Equities - Country Structure



Equities - Thematic Structure





Equities - Top-10

Royal Dutch Shell PLC (Class A)	2,44%
Air Liquide S.A.	2,28%
Deutsche Telekom AG	2,20%
Cochlear Ltd.	2,18%
3M Co.	2,09%
Cisco Systems Inc.	2,04%
AT & T Inc.	2,00%
Huhtamäki Oyj	1,99%
ISRA VISION AG	1,90%
Mowi ASA	1,82%

Bonds - Top-10

Investment Management Company

R.I. Vermögensbetreuung AG
 Ottostraße 1
 76275 Ettlingen
 Germany
 Telefon: +49 7243 21583
 Telefax: +49 7243 215859
<http://www.riv.de>

Custodian Bank

Hauck & Aufhäuser Privatbankiers AG
 Kaiserstraße 24
 60311 Frankfurt am Main
 Germany
 Telefon: +49 69 2161-0
 Telefax: +49 69 2161-1340
<http://www.hauck-aufhaeuser.com>

Disclaimer

This presentation is an advertising document. It solely serves the purpose to inform and is based on the latest information which is available to R.I. Vermögensbetreuung AG. Where necessary, information may be based on applicable and suitable estimates which are chosen by R.I. Vermögensbetreuung AG. The accuracy of the content of this document cannot be guaranteed. Neither R.I. Vermögensbetreuung AG nor the executive directors or the employees are liable for any of the presented information or data, which may be changed, removed or supplemented without prior notice. The fund value fluctuates. Historical investment results only allow investors to draw limited conclusions about similar results in the future. Please refer to the sales prospectus for detailed information (detailed and simplified prospectus, the last published annual and semi-annual report), which may be downloaded from the homepage of the investment management company free of charge. No assurance can be made that the objectives of the investment policy are met within the investment holding period of the investor. The fund is subject to general market risk. The value of the fund and therefore the value of every single fund share can increase or decrease compared to the issue price. This may have the consequence that investors may not recover their full initial investment amount when selling shares. This risk declines with longer investment holding periods. Statements on taxation do not constitute specific legal or tax advice. Every investor is advised to consult with a tax advisor to evaluate the personal tax treatment of an investment in the fund. For further information or in case of questions, please do not hesitate to contact the investment management company.