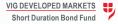
VIG DEVELOPED MARKETS SHORT DURATION BOND FUND

"Choose the VIG Developed Markets Short Duration Bond Fund if you're looking for a low-risk investment in euros or dollars!"







OBJECTIVE OF THE FUND

Our objective with regards to the VIG Developed Markets Short Duration Bond Fund is to provide our investors with a low-risk savings option in euros and dollars, which is assured through the following:

- The focus of the Fund's investments is Western European government securities and investment-grade corporate bonds, though the Fund primarily purchases developed-market government securities. Units in the Fund can be subscribed in both euros and dollars, as the Fund has a separate series for both currencies.
- In the Fund, we assume low interest-rate risk, i.e. we mainly buy **short-term or near-term bonds**, as these are less sensitive to changes in interest rates.
 - We also pursue a cautious strategy in terms of credit risk. We hold 90% of the assets in **bonds of investment-grade issuers**, meaning that only bonds with a high credit rating are selected for the Fund.

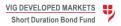




WHAT MAKES THE VIG DEVELOPED MARKETS SHORT DURATION BOND FUND A GOOD CHOICE NOW?

While it is true that over the long term, the Fund has a lower yield potential than some other, riskier, bond or equity funds, in the current market environment it represents a safe and relatively high-performing option.

"In the VIG Developed Markets Short Duration Bond Fund, we invest your euro and dollar savings in low-risk, highly liquid, short-duration bonds."





WHO DO WE RECOMMEND THE VIG DEVELOPED MARKETS SHORT DURATION BOND FUND FOR?

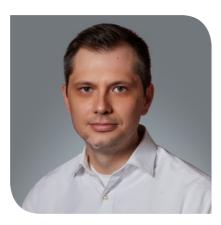
PRIMARILY FOR INVESTORS WHO:

- would like to place their euros or dollars in a low-risk, safe investment vehicle, with daily liquidity,
- are only looking to invest for the short term, and thus hopefully to avoid the extreme swings in the market that tend to occur over longer periods of uncertainty,
- are concerned chiefly with preserving the value of their capital but also want to profit from a market environment that favours the Fund.

"In the current economic cycle, the VIG Developed Markets Short Duration Bond Fund could prove an excellent choice!"



PORTFOLIO MANAGER:



VITALIY POPLAVETS Bond Portfolio Manager RISK CLASSIFICATION

RECOMMENDED INVESTMENT PERIOD



"The VIG Developed Markets Short Duration Bond Fund is one of the lowest-risk foreign currency funds that VIG offers!"



This is a marketing communication. To ensure you make a well-founded investment decision, you should inform yourself thoroughly about the fund's investment policy, the possible risks of the investment and the dealing charges from the fund's key investor information document, official prospectus and management regulations, all of which are available at the fund's points of sale and on the company's website (www.vigam.hu). Past performance cannot be relied on as a guide to future performance. The future yield achieved through the investment may be subject to tax. The tax and stamp-duty implications associated with specific financial instruments and

transactions can only be accurately assessed in light of the individual circumstances of each investor, and these may change over time. It is the responsibility of the investor to enquire about the tax implications of the investment. The data contained in this communication is intended for information purposes only and does not constitute a solicitation to invest, a recommendation to buy or sell, or investment advice. VIG Befektetési Alapkezelő Magyarország Zrt. accepts no liability for any investment decision made on the basis of this communication or for the consequences of such decision.



+36 1 477 4814 alapkezelo@am.vig 1091 Budapest Üllői út 1. https://vigam.hu