

*This document provides you with key investor information about this fund. It is not a marketing material. The information is required by the law to help you understand the nature and risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.*

### Investment Objectives and Investment Policy

The aim of the Fund is to create an investment portfolio through asset allocation between and within asset classes that achieves annualised capital growth for investors higher than the benchmark over a 3-year time horizon. The Fund seeks investment opportunities primarily in emerging markets. In order to realise the investment objectives, the asset groups in the Fund’s portfolio may be freely varied without having to adhere to any predetermined risk profile.

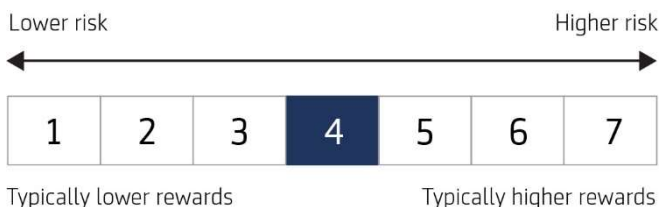
The Fund is a “total return” fund, which can invest in several asset classes, i.e. instead of focusing on just one sub-sector of the money or capital market, it concentrates its investments within a combination of assets that promises the highest possible return at any given time. The Fund does not aim to track a fixed benchmark, nor does it adhere to a fixed equity-to-bond portfolio ratio, but seeks to vary this ratio within broad boundaries, with the composition of the portfolio changing dynamically in order to achieve the Fund’s return target. The Fund’s investments focus on emerging markets. The Fund primarily allocates its assets between emerging-market local currency government securities, hard currency government and corporate bonds, and equity markets, in accordance with the latest market expectations. The Fund may thus assume interest rate risk, currency risk, credit risk, as well as equity market risk. The Fund may take positions in other regions and markets (e.g. commodity markets) besides the emerging markets. The Fund hedges most of its currency positions, but it may also take open currency positions. In the interest of efficient portfolio design, the Fund may also assume forward and futures positions. No individual investor’s decisions can be made in the Fund.

**The Fund's yield payment:** the fund is a reinvestment fund, which means that it reinvests the gain achieved on its investments pursuant to its investment strategy. Upon redemption of the investment bills, the customer is granted the yield as the difference between the purchase and redemption rates. Upon the request of the investor, the investment bills can be redeemed on each trading day at the points of trading.

**Benchmark:** The benchmark return applied is a minimum return target, which does not mean an actual promise regarding the yield. The benchmark return for the Fund’s forint-denominated series is 0,90% per annum.

**The minimum recommended investment time is:** 3 year. Recommendation: in certain cases, this fund is not suitable for investors, who want to withdraw their money within 3 year.

### Risk/profit profile



**The risk and reward indicator:** The units of the Fund of category 4 might be subject to medium price fluctuations based on the historical volatilities observed. We quantified the risk classification based on the standard deviation of historic returns of the reference index targeted by the fund, or the historic returns of the Portfolio reflecting the targeted market segment, however historic data are not necessarily reliable indicators of the future risk profile, as they can change over time. Even the lowest category does not mean risk free investment!

Risks materially relevant but not adequately captured by the indicator:

**Credit risk:** the value of bonds may fall as default becomes more likely. Both default and expected default may cause the Fund's value to fall. High yield bonds generally offer higher returns because of their higher default risk, while investment grade bonds generally offers lower returns because of their lower default risk.

**Liquidity risk:** the risk that arises when adverse market conditions affect the ability to sell assets when necessary. Reduced liquidity may have a negative impact on the price of the assets.

**Partner risk:** There is a risk that in case of derivative or other deals, partners do not or unable to fulfil their respective obligations during the deal.

**Currency risk:** Relative exchange rate of the individual currencies changes as a consequence of the actual demand and offer situation. As a result, value of the assets of the concerned funds expressed in various currencies may change upon conversion to Hungarian Forints, depending on the exchange rate fluctuation between HUF and the currency in question. As a result, Investors buying the Investment units must in certain cases face the risk of exchange rate fluctuation of the currencies forming the Portfolio of the funds against Hungarian Forint.

**Operational risk:** the risk of losses resulting from errors or failures arising from the people, systems, service providers or processes upon which the Fund depends.

**Derivatives risk:** The Fund Manager is entitled to make deals on behalf of the fund for investment units only to achieve goals - : while keeping limits in mind – determined in the Fund Rules. Derivative deals, however – by nature – carry higher risk, which risks can be

minimized with the adequate investment techniques. but can not be fully eliminated.

## Charges

**Ongoing charges:** 2,09%

**Performance fee (success fee):** 20% of the performance of the series above its benchmark. Yearly 20% of the fund's over-performance versus the benchmark index

The Fund Manager will charge the Fund a performance fee calculated in accordance with the High-on-High model. Under this method, a performance fee can only be charged to the Fund if, since the last performance fee was charged, but at most in the last 5 years, the net return on the series has been higher than the benchmark return. If there was no performance fee settlement in the 5 years prior to the given year, the traded price used for comparison purposes is the closing net asset value per unit of the series of the year 5 years prior. If the series was launched within the past 5 years, then it is the net asset value per unit as at the launch of the series

Charges paid by the investors are used by the fund manager to operate the fund, including the fund's marketing and distribution costs. These charges reduce the potential growth of the investment. If a unit owner issues a redemption or conversion order within 10 trading days (T + 10) from the date of the purchase or conversion of the same fund, then distributors will charge a 2% penalty fee in addition to the normal exit and switching charges which goes to the Fund. The time interval required to set the penalty charge shall be taken into account using the FIFO principle.

The listed entry and exit charges are the maximum chargeable amounts. There may be cases when the payable cost is less. The distributor may also set a minimum fee of not more than 65 USD. You can check the actual entry and exit charges from your financial adviser or distributor.. The current rate indicator is based on the 2020 costs, the value of the indicator may vary from year to year. The indicator does not include the pre-set performance fees (success fee) deducted from the over-performance of the fund versus the benchmark index or the transaction costs associated with the portfolio excluding the entry and exit charges paid by the fund for investments in other collective investment undertakings. Further information on fees and charges can be found in the fund's prospectus or on the following links: <https://www.aegonalapkezezo.hu/>

## Past performance presentation

	2017	2018	2019	2020	2021
Aegon MoneyMaxx Fund U series (USD)	3,52%	-2,00%	5,19%	4,03%	-4,83%
Benchmark return	0,20%	0,31%	0,23%	0,41%	-0,60%

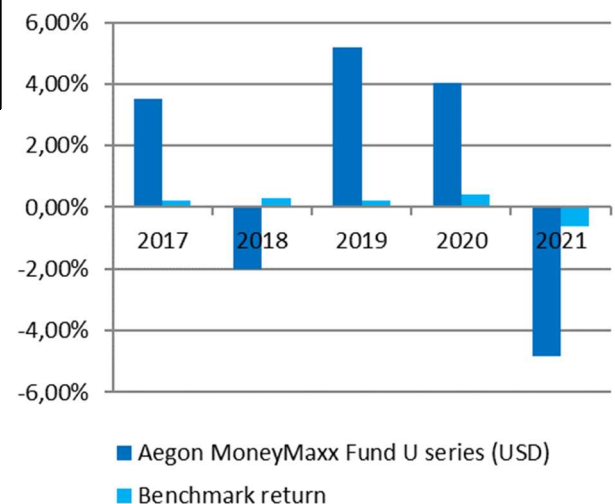
The past performance of funds does not guarantee the extent of future returns.

The graph shows the annual return of the fund and the previous reference index. The data show the net performance of the fund in (American Dollar (USD)), after paying the operating and transaction costs of the portfolio. Buying and redemption fees were not taken into account when calculating past performance. The fund has several series, this series started on 17.3.2016. The indicator related to applicable fees is an estimate, and may change from year to year. The indicator does not include performance fees deducted from excess performance above the pre-defined benchmark.

Prior to 1.1.2022, the Fund's benchmark was the RMAX index, and since then, the benchmark of the Fund has been a minimum return target.

### The maximum deductible value of the one-off charges, paid before or after your investment

Entry charge	5,0%
Exit and switching charge	3,5%
Penalty charge	2,0%



## General information

**Custodian:** UniCredit Bank Hungary Zrt.

**Places of publish:** This document, the Prospectus and Management are available free of charge in Hungarian at the distribution locations, at the Fund Management headquarters and at <https://www.aegonalapkezezo.hu>, and at <https://kozvetetelek.mnb.hu>. The detailed extract of the Fund Management's remuneration policy can be accessed on the Fund Management's website ([www.aegonalapkezezo.hu](http://www.aegonalapkezezo.hu)), and a printout is available at the distribution sites. Based solely on key investor information claims cannot be enforced except if the information is misleading, inaccurate, or incompatible with other parts of the prospectus. Hungary's tax law may affect the investor's personal tax situation. Aegon Magyarország Befektetési Alapkezelő Zrt. (Aegon Hungary Mutual Fund Management Company) may only be accountable for any claim in this document if it is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus of the Fund. This Fund is authorized in Hungary and regulated by the Hungarian National Bank - Financial Supervisory Authority.

*These key investor information will be effective from 30.6.2022. until revocation.*