

# UNIQA Chance

## Fund Characteristics

The UNIQA Chance is a mixed fund that aims for capital gains and accepts higher unit price fluctuations.

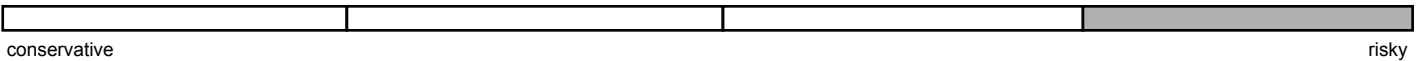
## Investment guidelines

The investment fund UNIQA Chance solely invests in units of other investment funds, which invest up to 100% in international stocks as well as international bonds, money market instruments, sight deposits and deposits at notice with notice periods not exceeding 12 months.

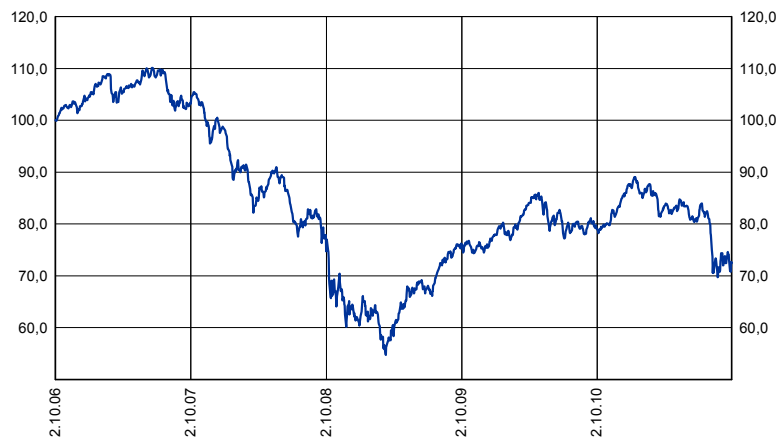
The fund may invest up to 100% of the fund's assets in stocks, whereby a risk concentration in this asset class can occur in spite of compliance with all regulations concerning diversification. The bond holdings consist of domestic and foreign, but mainly European government and/or corporate bonds, with short, middle or long term maturity. The bonds of the portfolio are characterized by an investment grade rating. The investment fund may also invest directly in money-market instruments, sight deposits and deposits at notice with notice periods not exceeding 12 months. The fund pursues an active management strategy. The management style is based on a tactical asset allocation with frequent portfolio adjustments. Though the UNIQA Chance basically does not specialize in investing in certain branches, geographical regions or other market segments, a temporary prioritization can not be precluded.

**Note:** Due to the composition of the portfolio and the used portfolio management techniques the UNIQA Chance under certain circumstances can show an increased volatility, i.e. the value of units may be exposed to high up- and downturns within short periods of time.

## Investor Risk Tolerance



## Performance 5 years



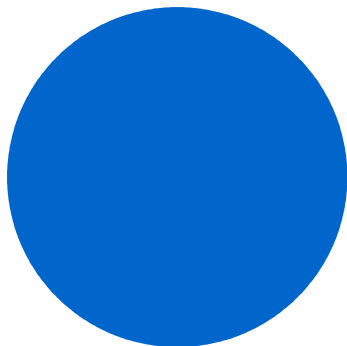
## Performance calculation of Gutmann KAG according to the OEKB-Method

Inception (7/3/2000)	-5.34% p.a.
10 years	-1.36% p.a.
5 years	-6.22% p.a.
3 years	-2.37% p.a.
1 year	-8.70%
Beginning of year	-17.44%
Net asset value T	5.35 EUR
Net asset value VT	5.36 EUR
<b>Fund Characteristics</b>	
Accounting Period	7/1 - 6/30
Capital Gains Tax Paid (T)	10/29
Capital Gains Tax Paid (VT)	
Front-end load	4.00%
Management Fee up to	1.50% p.a.

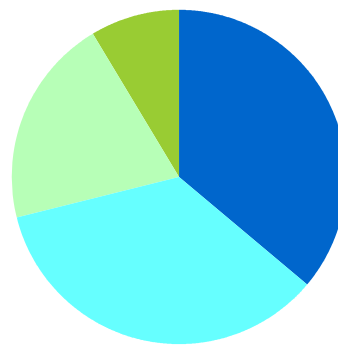
## Risk Parameters

Standard Deviation (3 years)	15.91%
Sharpe Ratio	negative

## Asset Allocation



■ Equity Funds 100,00%  
 Summe: 100,00%



■ USA Equities 36,17%  
 ■ European Equities 35,01%  
 ■ International Equities 20,14%  
 ■ EUR Equities 8,68%  
 Summe: 100,00%

This is a marketing information. Investment in investment funds is subject to market risks. Past performance results do not allow any conclusions regarding the future development of an investment fund. Especially performance results referring to a period of less than twelve months (Year-to-date-Performance, start of investment fund within the last twelve months) are no reliable indicator for future results due to the short comparison period. The performance is shown in EUR. Due to currency fluctuations the return for investors with a different reference currency may rise or fall. Front end and back end loads are not included in the performance figures. All figures made without guarantees. Errors and omissions excepted. For interested parties the Key Investor Information Document ("KID") in accordance with section 134 InvFG 2011 or until the respective implementation of the KID the simplified prospectus in accordance with section 198 (1) InvFG 2011 in combination with section 6 InvFG 1993 as well as the full prospectus in accordance with section 131 InvFG 2011 in their current versions are provided in German language free of charge at Gutmann Kapitalanlage AG and Bank Gutmann AG, both Schwarzenbergplatz 16, 1010 Vienna, Austria. The tax treatment of the funds depends on the personal circumstances of each client and can be subject to future changes. This information has been created by Gutmann KAG, Schwarzenbergplatz 16, 1010 Vienna.

## UNIQA Chance

### Performance figures and investment focus

	% in Fund	Performance in EUR according to OeKB method			Investment focus
		Beginning of year	1 year p.a.	3 years p.a.	
<i>EQUITY FUNDS</i>					
Threadneedle US Equities Fund (T)	11.72%	-9.52	3.62	3.81	USA, Large-caps
M&G American Fund C (T)	10.33%	-16.04	-2.08	3.40	North America
Templeton Mutual European Fund I	9.83%	-15.60	-10.15	-1.36	Europe
M&G Global Dividend Fund (T)/EUR	9.50%	-10.14	-0.71	7.66	worldwide
Amundi Equity US Relative Value	8.93%	-17.95	-4.10	-1.81	USA
Fr. Templeton European Growth Fd.	8.68%	-11.28	-3.02	8.86	Europe
Vontobel European Value Equity	8.35%	-4.50	2.44	2.71	Europe
Jupiter Global European Growth Fun	7.84%	-19.94	-13.03	6.28	Europe
Oddo Avenir Europe FCP	6.42%	-20.01	-10.20	7.12	Europe, small and mid caps
Invesco Asian Equity Fund C	5.76%	-18.44	-10.88	11.57	Asia
UBAM US Equity Value Fund (T)	5.20%	-15.59	-1.60	-2.92	North America
Invesco Japanese Value Equity Fund	4.87%	-19.84	-13.41	N/A	Japan
Qimco Balkan Equity (T)	2.57%	-16.78	-13.69	-15.32	Eastern Europe