

UNIQA Wachstum

Fund Characteristics

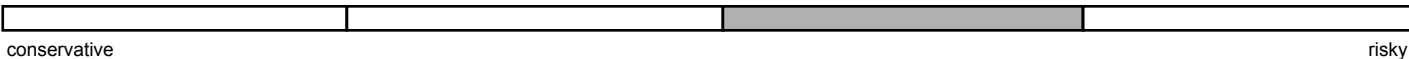
The UNIQA Wachstum is a mixed fund that aims for regular income on investments and capital gains and accepts average unit-price fluctuations.

Investment guidelines

The investment fund UNIQA Wachstum 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 50% of the fund's assets in stocks. 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 Wachstum basically does not specialize in investing in certain branches, geographical regions or other market segments, a temporary prioritization can not be precluded.

Investor Risk Tolerance



Performance 5 years



Performance calculation of Gutmann KAG according to the OEKB-Method

| | |
|-----------------------|-------------|
| Inception (10/1/2001) | -0.30% p.a. |
| 5 years | -2.82% p.a. |
| 3 years | 1.05% p.a. |
| 1 year | -3.44% |
| Beginning of year | -6.44% |
| Net asset value T | 9.28 EUR |
| Net asset value VT | 9.59 EUR |

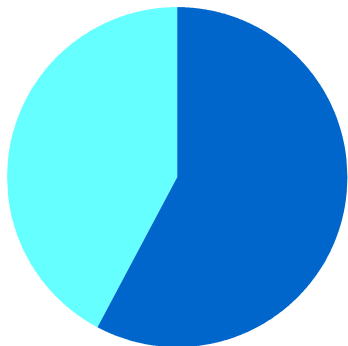
Fund Characteristics

| | |
|-----------------------------|------------|
| Accounting Period | 7/1 - 6/30 |
| Capital Gains Tax Paid (T) | 8/1 |
| Capital Gains Tax Paid (VT) | |
| Front-end load | 4.00% |
| Management Fee up to | 1.00% p.a. |

Risk Parameters

| | |
|------------------------------|----------|
| Standard Deviation (3 years) | 8.29% |
| Sharpe Ratio | negative |

Asset Allocation



| | |
|--------------|---------|
| Bond Funds | 57,76% |
| Equity Funds | 42,24% |
| Summe: | 100,00% |



| | |
|---------------------|---------|
| International Bonds | 36,48% |
| European Equities | 17,09% |
| USA Equities | 15,50% |
| European Bonds | 10,91% |
| EUR Bonds | 10,37% |
| Other Equities | 9,64% |
| 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 Wachstum

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) | 15.50% | -9.52 | 3.62 | 3.81 | USA, Large-caps |
| Templeton Mutual European Fund I | 10.47% | -15.60 | -10.15 | -1.36 | Europe |
| M&G Global Dividend Fund (T)/EUR | 9.64% | -10.14 | -0.71 | 7.66 | worldwide |
| Jupiter Global European Growth Fun | 6.63% | -19.94 | -13.03 | 6.28 | Europe |
| <i>BOND FUNDS</i> | | | | | |
| M&G Inv. Optimal Income Fund Cl. C | 15.61% | 2.67 | 2.24 | 13.06 | Bonds worldwide |
| Kathrein Euro Bond I | 10.91% | 5.07 | 0.88 | N/A | Government and corporate bonds |
| Siemens/Global.Bonds (T) | 10.68% | 4.87 | 3.56 | 4.69 | worldwide |
| JPM EU Government Bond Fund B(T)/E | 10.37% | 4.29 | 0.59 | 5.20 | Government & corporate bonds |
| Kathrein Corporate Bond (T) | 10.19% | 1.97 | -0.34 | 7.02 | Euro Corporate Bond |