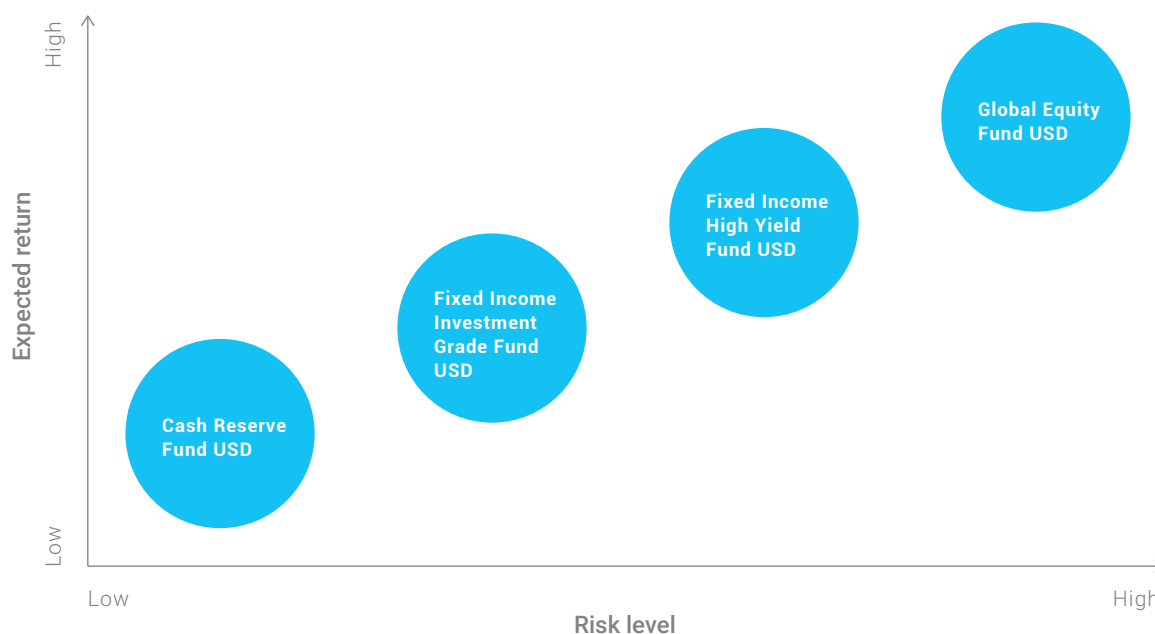


- Investment fund is a standardized product that is available to a broad range of Clients.
- The most simple, fast and convenient way to invest.
- Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



|                                     | Cash Reserve Fund USD           | Fixed Income Investment Grade Fund USD           | Fixed Income High Yield Fund USD                  | Global Equity Fund USD    |
|-------------------------------------|---------------------------------|--|---|---------------------------|
| Fund objective                      | Short-term liquidity management | Capital protection / stable capital accumulation | Capital accumulation with higher return potential | Generating maximum return |
| Risk level                          | Low                             | Below average                                    | Average   | Above average             |
| Recommended investment time horizon | Less than 1 year                | More than 2 years                                | More than 3 years                                 | More than 5 years         |
| Expected return                     | 0.2-0.5% annual                 | 3-5% annual                                      | 5-8% annual                                       | More than 5% annual       |
| Minimum investment amount           | 1 000 USD                       | 1 000 USD  | 1 000 USD   | 1 000 USD                 |
| Fees                                | Purchase fee                    | 0.00%  | 0.20%   | 0.35%                     |
|                                     | Management fee                  | 0.10% per annum                                  | 0.60% per annum                                   | 1.00% per annum           |
|                                     | Performance fee                 | 0.00%  | 0.00%   | 0.00%                     |
|                                     | Custody fee                     | 0.15% per annum                                  | 0.20% per annum                                   | 0.25% per annum           |

**BASIC INFO**

|                   |                 |
|-------------------|-----------------|
| ISIN              | LV0000400877    |
| Bloomberg ticker  | RAMCRUF LR      |
| Inception date    | 01.09.2014      |
| Place of domicile | Latvia          |
| Status            | Open-end        |
| Currency          | USD (US dollar) |
| Price calculation | Daily           |
| Custodian bank    | Rietumu Bank    |
| Auditor           | KPMG Baltics    |
| Financial year    | 31December      |

**INVESTMENT OBJECTIVE**

The subfund offers an opportunity to receive a stable income by retaining relatively fast access to the invested funds. Target assets include short-/mid-term debt securities, deposits and other money market instruments with a low/moderate risk level. Target return is comparable with that of short-term debt securities and money market instruments.

**SYNTHETIC RISK REWARD INDICATOR (SRRI)**

**FEES**

|                |              |
|----------------|--------------|
| Front Load     | 0.0%         |
| End Load       | 0.0%         |
| Management Fee | 0.1% (p.a.)  |
| Custody Fee    | 0.15% (p.a.) |

**INVESTMENT STYLE (GEO-FOCUS AND MATURITY)**

|           | Short | Mid | Long |
|-----------|-------|-----|------|
| Developed |       |     |      |
| Global    |       |     |      |
| Emerging  |       |     |      |

**KEY FIGURES**

|                   |          |
|-------------------|----------|
| Last price (NAV)  | 1,004.67 |
| Fund assets (Mio) | 5.05     |
| Maturity (w.a.)   | 0.35     |
| Duration (w.a.)   | 0.33     |
| YTM (w.a., gross) | 0.9%     |
| Coupon (w.a.)     | 2.7%     |
| Holdings/ Issuers | 21 / 21  |

**GEOGRAPHICAL EXPOSURE**

|               |       |
|---------------|-------|
| UNITED STATES | 44.4% |
| BRITAIN       | 6.0%  |
| MALAYSIA      | 4.1%  |
| SINGAPORE     | 4.1%  |
| FRANCE        | 4.1%  |
| MEXICO        | 4.0%  |
| GERMANY       | 4.0%  |
| AUSTRALIA     | 4.0%  |
| SWITZERLAND   | 2.0%  |
| OTHER         | 0.0%  |

**PERFORMANCE TO DATE**

|                 |       |
|-----------------|-------|
| 1 Month         | 0.05% |
| 3 Month         | 0.13% |
| 6 Month         | 0.23% |
| 1 Year          | 0.43% |
| YTD             | 0.09% |
| Since inception | 0.47% |

**INDUSTRY SECTOR EXPOSURE**

|                        |       |
|------------------------|-------|
| Communications         | 24.1% |
| Consumer, Non-cyclical | 20.2% |
| Industrial             | 10.1% |
| Financial              | 8.1%  |
| Energy                 | 4.0%  |
| Consumer, Cyclical     | 4.0%  |
| Utilities              | 4.0%  |
| Basic Materials        | 2.0%  |







**ASSET CLASS EXPOSURE**

|          |       |
|----------|-------|
| Bonds    | 76.7% |
| Deposits | 15.9% |
| Cash     | 7.4%  |

**MATURITY STRUCTURE**

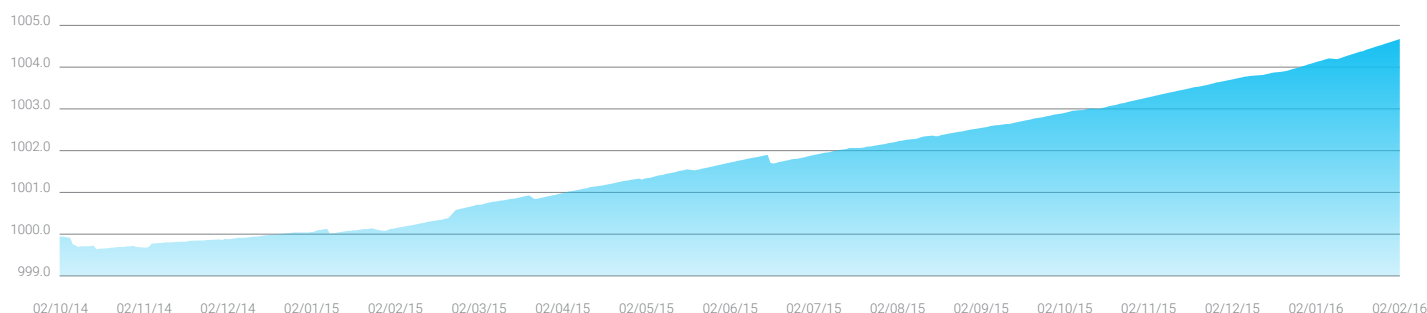
 2016  76.7%

**CREDIT QUALITY STRUCTURE**

|      |  |       |
|------|--|-------|
| AA   |   | 4.1%  |
| AA-  |  | -     |
| A+   |   | 4.0%  |
| A    |   | 4.0%  |
| A-   |  | 22.1% |
| BBB+ |  | 30.2% |
| BBB  |  | 12.2% |

**TOP 10 HOLDINGS**

| Name                   | Country       | Industry               | Rating | YTM   | Maturity   | Weight       |
|------------------------|---------------|------------------------|--------|-------|------------|--------------|
| WESTERN UNION CO/THE   | UNITED STATES | Consumer, Non-cyclical | BBB    | 1.41% | 01.10.2016 | 4.2%         |
| PENERBANGAN MALA       | MALAYSIA      | Industrial             | A-     | 1.32% | 15.03.2016 | 4.1%         |
| BANK OF AMERICA CORP   | UNITED STATES | Financial              | BBB+   | 1.16% | 01.08.2016 | 4.1%         |
| PSA INTL PTE LTD       | SINGAPORE     | Industrial             | AA     | 1.03% | 29.06.2016 | 4.1%         |
| FRANCE TELECOM         | FRANCE        | Communications         | BBB+   | 1.03% | 14.09.2016 | 4.1%         |
| VERIZON COMMUNICATIONS | UNITED STATES | Communications         | BBB+   | 1.28% | 15.09.2016 | 4.0%         |
| MARATHON PETRO         | UNITED STATES | Energy                 | BBB    | 1.28% | 01.03.2016 | 4.0%         |
| AMERICA MOVIL SA       | MEXICO        | Communications         | A-     | 1.23% | 08.09.2016 | 4.0%         |
| TOYOTA MTR CRED        | UNITED STATES | Consumer, Cyclical     | A+     | 0.75% | 15.09.2016 | 4.0%         |
| STRYKER CORP           | UNITED STATES | Consumer, Non-cyclical | A      | 0.82% | 30.09.2016 | 4.0%         |
| <b>Total</b>           |               |                        |        |       |            | <b>40.6%</b> |

**PRICE DYNAMICS (NAV) 10.02.2014 - 26.02.2016**

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**BASIC INFO**

|                   |                 |
|-------------------|-----------------|
| ISIN LV0000400901 | LV0000400901    |
| Bloomberg ticker  | RAMIGUF LR      |
| Inception date    | 12.09.2014      |
| Place of domicile | Latvia          |
| Status            | Open-end        |
| Currency          | USD (US dollar) |
| Price calculation | Daily           |
| Custodian bank    | Rietumu Bank    |
| Auditor           | KPMG Baltics    |
| Financial year    | 31 December     |

**INVESTMENT OBJECTIVE**

The Subfund has been created for the purpose of receiving a relatively stable income in the mid- long-term perspective. The Subfund provides an opportunity of achieving a relatively stable income on the target time horizon for its investors, by investing in high quality debt securities of the investment level.

**SYNTHETIC RISK REWARD INDICATOR (SRRI)**

**FEES**

|                |             |
|----------------|-------------|
| Front Load     | 0.20%       |
| End Load 0     | 0.0%        |
| Management Fee | 0.6% (p.a.) |
| Custody Fee    | 0.2% (p.a.) |

**INVESTMENT STYLE (GEO-FOCUS AND MATURITY)**

|           | Short | Mid | Long |
|-----------|-------|-----|------|
| Developed |       |     |      |
| Global    |       |     |      |
| Emerging  |       |     |      |

**KEY FIGURES**

|                   |         |
|-------------------|---------|
| Last price (NAV)  | 985.53  |
| Fund assets (Mio) | 13.57   |
| Maturity (w.a.)   | 5.60    |
| Duration (w.a.)   | 4.79    |
| YTM (w.a., gross) | 4.3%    |
| Coupon (w.a.)     | 4.7%    |
| Holdings/ Issuers | 56 / 54 |

**GEOGRAPHICAL EXPOSURE**

|               |       |
|---------------|-------|
| UNITED STATES | 42.1% |
| BRITAIN       | 3.1%  |
| BRAZIL        | 2.9%  |
| CHILE         | 2.7%  |
| RUSSIA        | 2.5%  |
| AUSTRALIA     | 2.3%  |
| OTHER         | 13.6% |

**PERFORMANCE TO DATE**

|                 |        |
|-----------------|--------|
| 1 Month         | 0.41%  |
| 3 Month         | -0.51% |
| 6 Month         | -0.44% |
| 1 Year          | -1.21% |
| YTD             | 0.31%  |
| Since inception | -1.45% |

**INDUSTRY SECTOR EXPOSURE**

|                        |       |
|------------------------|-------|
| Consumer, Non-cyclical | 12.3% |
| Basic Materials        | 9.9%  |
| Financial              | 9.7%  |
| Technology             | 8.1%  |
| Energy                 | 7.5%  |
| Consumer, Cyclical     | 6.5%  |
| Industrial             | 6.4%  |
| Communications         | 5.6%  |
| Utilities              | 3.1%  |

**ASSET CLASS EXPOSURE**

|       |       |
|-------|-------|
| Bonds | 69.1% |
| Cash  | 30.9% |
| Other | 0.0%  |

**MATURITY STRUCTURE**

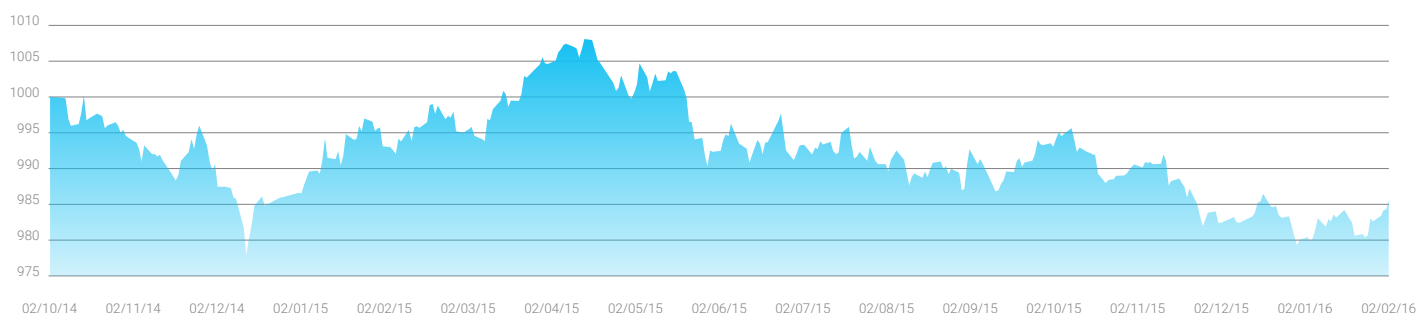
|      |       |
|------|-------|
| 2018 | 0.8%  |
| 2019 | 8.2%  |
| 2020 | 12.4% |
| 2021 | 11.6% |
| 2022 | 24.2% |
| 2023 | 10.3% |
| 2024 | 1.5%  |

**CREDIT QUALITY STRUCTURE**

|      |       |
|------|-------|
| AA-  | 0.2%  |
| A+   | 1.5%  |
| A    | 1.5%  |
| A-   | 8.7%  |
| BBB+ | 16.0% |
| BBB  | 25.2% |
| BBB- | 12.8% |
| BB+  | 3.2%  |

**TOP 10 HOLDINGS**

| Name            | Country       | Industry               | Rating | YTM  | Maturity   | Weight       |
|-----------------|---------------|------------------------|--------|------|------------|--------------|
| NETAPP INC      | UNITED STATES | Technology             | BBB+   | 3.6% | 15.06.2021 | 2.6%         |
| CORN PRODUCTS   | UNITED STATES | Consumer, Non-cyclical | BBB    | 3.4% | 01.11.2020 | 2.4%         |
| WALGREENS BOOTS | UNITED STATES | Consumer, Cyclical     | BBB    | 3.2% | 18.11.2021 | 2.2%         |
| MORGAN STANLEY  | UNITED STATES | Financial              | BBB+   | 4.1% | 22.05.2023 | 2.2%         |
| FLOWERVE CORP   | UNITED STATES | Industrial             | BBB    | 3.7% | 15.09.2022 | 2.2%         |
| CELGENE CORP    | UNITED STATES | Consumer, Non-cyclical | BBB    | 3.2% | 15.08.2022 | 2.2%         |
| CA INC          | UNITED STATES | Technology             | BBB    | 3.1% | 01.12.2019 | 2.0%         |
| GAP INC/THE     | UNITED STATES | Consumer, Cyclical     | BBB-   | 5.0% | 12.04.2021 | 2.0%         |
| AMPHENOL CORP   | UNITED STATES | Industrial             | BBB+   | 3.1% | 01.02.2022 | 1.9%         |
| MACQUARIE GROUP | AUSTRALIA     | Financial              | BBB+   | 3.6% | 14.01.2021 | 1.7%         |
| <b>Total</b>    |               |                        |        |      |            | <b>21.4%</b> |

**PRICE DYNAMICS (NAV) 10.02.2014 - 26.02.2016**

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**BASIC INFO**

|                   |                 |
|-------------------|-----------------|
| ISIN              | LV0000400893    |
| Bloomberg ticker  | RAMIHUF LR      |
| Inception date    | 12.09.2014      |
| Place of domicile | Latvia          |
| Status            | Open-end        |
| Currency          | USD (US dollar) |
| Price calculation | Daily           |
| Custodian bank    | Rietumu Bank    |
| Auditor           | KPMG Baltics    |
| Financial year    | 31 December     |

**INVESTMENT OBJECTIVE**

The Subfund provides an opportunity for the Investor to achieve high increase in the value of invested assets over the long term. The Subfund assets are invested primarily in speculative debt securities with non-investment grade credit rating. The investment horizon of the potential Investor is from mid-term to long-term, more than three years, and the risk tolerance is high.

**SYNTHETIC RISK REWARD INDICATOR (SRRI)**

**FEES**

|                |              |
|----------------|--------------|
| Front Load     | 0.35%        |
| End Load       | 0.0%         |
| Management Fee | 1% (p.a.)    |
| Custody Fee    | 0.25% (p.a.) |


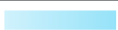







**INVESTMENT STYLE (GEO-FOCUS AND MATURITY)**

|           | Short | Mid | Long |
|-----------|-------|-----|------|
| Developed |       |     |      |
| Global    |       |     |      |
| Emerging  |       |     |      |

**KEY FIGURES**

|                   |         |
|-------------------|---------|
| Last price (NAV)  | 890.31  |
| Fund assets (Mio) | 7.49    |
| Maturity (w.a.)   | 4.82    |
| Duration (w.a.)   | 3.66    |
| YTM (w.a., gross) | 10.2%   |
| Coupon (w.a.)     | 6.6%    |
| Holdings/ Issuers | 54 / 50 |










**GEOGRAPHICAL EXPOSURE**

|               |   |       |
|---------------|---|-------|
| UNITED STATES |  | 37.3% |
| BRAZIL        |  | 11.8% |
| RUSSIA        |  | 8.1%  |
| INDONESIA     |  | 5.3%  |
| KAZAKHSTAN    |  | 5.2%  |
| MEXICO        |  | 3.6%  |
| CANADA        |  | 2.2%  |
| CHILE         |  | 2.1%  |
| OTHER         |  | 3.9%  |

**PERFORMANCE TO DATE**

|                 |         |
|-----------------|---------|
| 1 Month         | 0.47%   |
| 3 Month         | -4.64%  |
| 6 Month         | -6.45%  |
| 1 Year          | -8.90%  |
| YTD             | -1.88%  |
| Since inception | -10.97% |

**INDUSTRY SECTOR EXPOSURE**

|                        |   |       |
|------------------------|---|-------|
| Consumer, Cyclical     |  | 14.7% |
| Communications         |  | 14.2% |
| Consumer, Non-cyclical |  | 10.4% |
| Basic Materials        |  | 10.1% |
| Industrial             |  | 9.9%  |
| Energy                 |  | 7.3%  |
| Technology             |  | 6.3%  |
| Utilities              |  | 5.4%  |
| Government             |  | 1.4%  |

**ASSET CLASS EXPOSURE**

|       |       |
|-------|-------|
| Bonds | 79.6% |
| Cash  | 20.4% |
| Other | 0.0%  |

**MATURITY STRUCTURE**

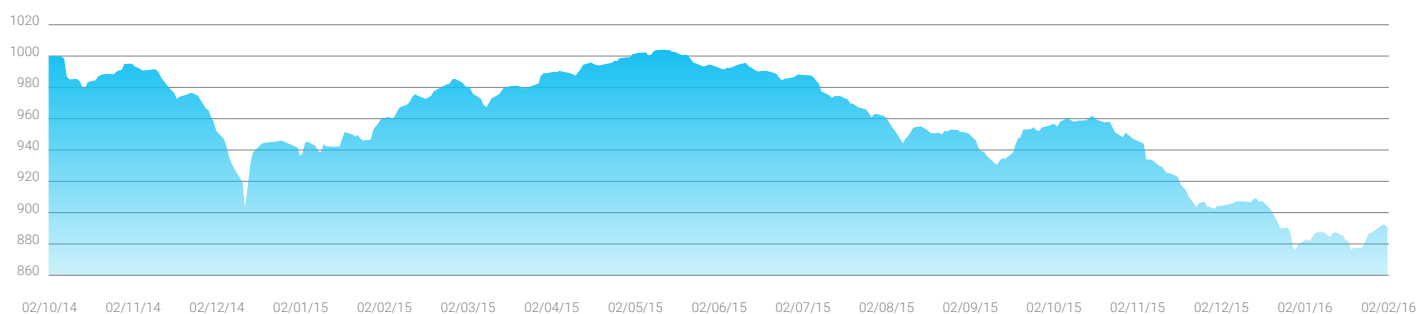
|      |  |       |
|------|--|-------|
| 2016 |  | 4.3%  |
| 2017 |  | 0.2%  |
| 2018 |  | 2.4%  |
| 2019 |  | 15.9% |
| 2020 |  | 22.3% |
| 2021 |  | 20.2% |
| 2022 |  | 4.9%  |
| 2023 |  | 4.4%  |
| 2024 |  | 2.4%  |
| 2028 |  | 1.7%  |
| 2034 |  | 0.9%  |

**CREDIT QUALITY STRUCTURE**

|      |  |       |
|------|--|-------|
| BBB  |  | 3.0%  |
| BBB- |  | 3.2%  |
| BB+  |  | 10.2% |
| BB   |  | 24.0% |
| BB-  |  | 15.8% |
| B+   |  | 9.5%  |
| B    |  | 9.8%  |
| B-   |  | 3.4%  |
| CCC+ |  | -     |
| CCC  |  | -     |

**TOP 10 HOLDINGS**

| Name                   | Country       | Industry               | Rating | YTM   | Maturity   | Weight       |
|------------------------|---------------|------------------------|--------|-------|------------|--------------|
| VIMPELCOM              | RUSSIA        | Communications         | BB-    | 6.7%  | 02.02.2021 | 2.8%         |
| NOVATEK OAO            | RUSSIA        | Energy                 | BB+    | 6.0%  | 03.02.2021 | 2.7%         |
| OFFICE DEPOT MEX       | MEXICO        | Consumer, Cyclical     | BB     | 7.1%  | 20.09.2020 | 2.7%         |
| AMERIGAS FINANCE       | UNITED STATES | Consumer, Cyclical     | BB     | 6.8%  | 20.05.2020 | 2.7%         |
| GOLDEN LEGACY PT       | INDONESIA     | Consumer, Cyclical     | B+     | 9.9%  | 24.04.2019 | 2.7%         |
| KAZAKHSTAN TEMIR ZHOLY | KAZAKHSTAN    | Industrial             | BB+    | 7.2%  | 06.10.2020 | 2.7%         |
| JBS INVESTMENTS        | BRAZIL        | Consumer, Non-cyclical | BB+    | 8.7%  | 28.10.2020 | 2.6%         |
| ALAM SYNERGY           | INDONESIA     | Industrial             | B      | 10.2% | 29.01.2019 | 2.6%         |
| KAZAKHSTAN ENGIN       | KAZAKHSTAN    | Industrial             | BB     | 9.8%  | 03.12.2016 | 2.6%         |
| EVRAZ GROUP SA         | RUSSIA        | Basic Materials        | B+     | 8.7%  | 22.04.2020 | 2.5%         |
| <b>Total</b>           |               |                        |        |       |            | <b>26.7%</b> |

**PRICE DYNAMICS (NAV) 10.02.2014 - 26.02.2016**

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## BASIC INFO

|                   |                 |
|-------------------|-----------------|
| ISIN              | LV0000400885    |
| Bloomberg ticker  | RAMGEUF LR      |
| Inception date    | 12.09.2014      |
| Place of domicile | Latvia          |
| Status            | Open-end        |
| Currency          | USD (US dollar) |
| Price calculation | Daily           |
| Custodian bank    | Rietumu Bank    |
| Auditor           | KPMG Baltics    |
| Financial year    | 31 December     |

## INVESTMENT OBJECTIVE

The Subfund provides an opportunity for the Investor to achieve high increase in the value of invested assets over the long term. The Subfund assets are invested primarily in a broadly diversified portfolio of global equities. The investment horizon of the potential Investor is long-term, more than five years, and the risk tolerance is high.

## SYNTHETIC RISK REWARD INDICATOR (SRRI)



## FEES

|                  |              |
|------------------|--------------|
| Front Load       | 0.50%        |
| End Load         | 0.0%         |
| Management Fee   | 1.85% (p.a.) |
| Performance fee* | 5%           |
| Custody Fee      | 0.25% (p.a.) |

\* Benchmark - 5Y USD Deposit Rate in Rietumu Bank

## INVESTMENT STYLE (GEO-FOCUS AND MATURITY)

|           | Value | Blend | Growth |
|-----------|-------|-------|--------|
| Developed |       |       |        |
| Global    |       |       |        |
| Emerging  |       |       |        |

## KEY FIGURES

|                      |        |
|----------------------|--------|
| Last price (NAV)     | 810.38 |
| Fund assets (Mio)    | 0.57   |
| P/E (avg)            | 10.26  |
| P/B (avg)            | 2.20   |
| Dividend Yield (avg) | 3.3%   |
| Beta 1.26            | 1.26   |
| Holdings             | 48     |

## GEOGRAPHICAL EXPOSURE

|               |       |
|---------------|-------|
| UNITED STATES | 39.6% |
| GERMANY       | 8.3%  |
| SWEDEN        | 6.6%  |
| RUSSIA        | 6.0%  |
| FRANCE        | 3.2%  |
| BRITAIN       | 3.1%  |
| CHINA         | 2.9%  |
| TAIWAN        | 2.6%  |
| NORWAY        | 2.5%  |
| AUSTRALIA     | 2.4%  |

## PERFORMANCE TO DATE

|                 |         |
|-----------------|---------|
| 1 Month         | 3.44%   |
| 3 Month         | -5.11%  |
| 6 Month         | -7.37%  |
| 1 Year          | -12.91% |
| YTD             | -2.85%  |
| Since inception | -18.96% |

## INDUSTRY SECTOR EXPOSURE

|                            |       |
|----------------------------|-------|
| Consumer Discretionary     | 15.1% |
| Energy                     | 14.3% |
| Materials                  | 10.3% |
| Health                     | 9.2%  |
| Financials                 | 8.1%  |
| Information Technology     | 7.9%  |
| Industrials                | 7.4%  |
| Consumer Staples           | 4.3%  |
| Telecommunication Services | 4.2%  |

## ASSET CLASS EXPOSURE

|        |       |
|--------|-------|
| Stocks | 79.6% |
| Cash   | 20.4% |
| Other  | 0.0%  |



**CURRENCY EXPOSURE**

|     |                                   |       |
|-----|-----------------------------------|-------|
| USD | <div style="width: 51.1%;"></div> | 51.1% |
| EUR | <div style="width: 13.0%;"></div> | 13.0% |
| SEK | <div style="width: 6.6%;"></div>  | 6.6%  |
| NOK | <div style="width: 2.9%;"></div>  | 2.9%  |
| GBP | <div style="width: 2.7%;"></div>  | 2.7%  |
| AUD | <div style="width: 2.4%;"></div>  | 2.4%  |
| CAD | <div style="width: 2.0%;"></div>  | 2.0%  |

**TOP 10 HOLDINGS**

|                            |              |
|----------------------------|--------------|
| BAXTER INTERNATIONAL INC   | 3.1%         |
| MCKESSON CORP              | 3.1%         |
| GILEAD SCIENCES INC        | 3.0%         |
| MACY'S INC                 | 2.7%         |
| OSRAM LICHT AG             | 2.7%         |
| SILICONWARE PRECISION INDS | 2.6%         |
| CHINA TELECOM CORP LTD-H   | 2.6%         |
| FOSSIL GROUP INC           | 2.6%         |
| STATOIL ASA                | 2.5%         |
| SURGUTNEFTGAS-SP ADR       | 2.4%         |
| <b>Total</b>               | <b>27.4%</b> |

**PRICE DYNAMICS (NAV) 10.02.2014 - 26.02.2016**

**DISCLAIMER**

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