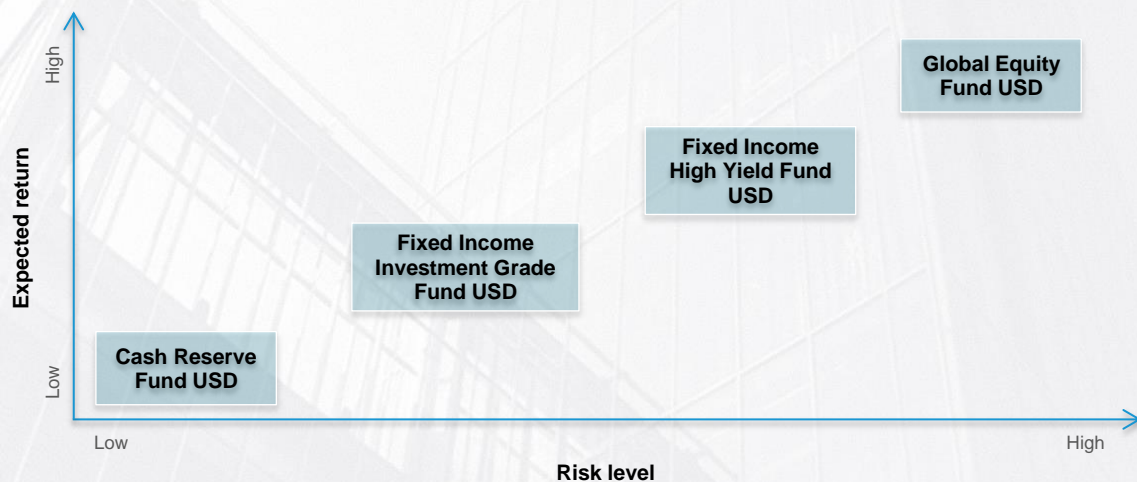


- ❑ Investment fund is a standardized product that is available to a broad range of Clients.
- ❑ The most simple, fast and convenient way to invest.
- ❑ Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



	Cash Reserve Fund USD	Fixed Income Investment Grade Fund USD	Fixed Income High Yield Fund USD	Global Equity Fund USD	
<b>Fund objective</b>	Short-term liquidity management	Capital protection / stable capital accumulation	Capital accumulation with higher return potential	Generating maximum return	
<b>Risk level</b>	Low	Below average	Average	Above average	
<b>Recommended investment time horizon</b>	Less than 1 year	More than 2 years	More than 3 years	More than 5 years	
<b>Expected return</b>	0.2-0.5% annual	3-5% annual	5-8% annual	More than 5% annual	
<b>Minimum investment amount</b>	1 000 USD	1 000 USD	1 000 USD	1 000 USD	
<b>Fees</b>	<b>Purchase fee</b>	0.00%	0.20%	0.35%	0.50%
	<b>Management fee</b>	0.10% per annum	0.60% per annum	1.00% per annum	1.85% per annum
	<b>Performance fee</b>	0.00%	0.00%	0.00%	5.00%

**::: 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	31 December

**::: Fees**

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

**::: Key Figures**

Last price (NAV)	1,002.67
Fund assets (Mio)	5.04
Maturity (w.a.)	0.36
Duration (w.a.)	0.34
YTM (w.a., gross)	0.7%
Coupon (w.a.)	2.0%
Holdings/ Issuers	21 / 21

**::: Performance to date**

1 Month	0.03%
3 Month	0.09%
6 Month	0.17%
1 Year	-
YTD	0.26%
Since inception	0.27%

**::: Asset class exposure**

Bonds	72.0%
Deposits	16.0%
Cash	12.0%

**::: 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)**

**::: Investment Style (Geo-Focus and Maturity)**

	Short	Mid	Long
Developed			
Global			
Emerging			

**::: Geographical Exposure**

Country	Exposure (%)
UNITED STATES	29.9%
SWITZERLAND	6.0%
BRITAIN	5.9%
SINGAPORE	4.2%
AUSTRALIA	4.0%
FRANCE	4.0%
SPAIN	4.0%
MEXICO	4.0%
CANADA	4.0%
GERMANY	4.0%
OTHER	2.0%






**::: Industry Sector Exposure**

Industry Sector	Exposure (%)
Consumer, Non-cyclical	20.0%
Communications	12.0%
Industrial	10.1%
Financial	10.0%
Energy	8.0%
Basic Materials	6.0%
Consumer, Cyclical	5.9%

### ::: Maturity Structure

2015		31.8%
2016		40.2%

### ::: Credit Quality Structure

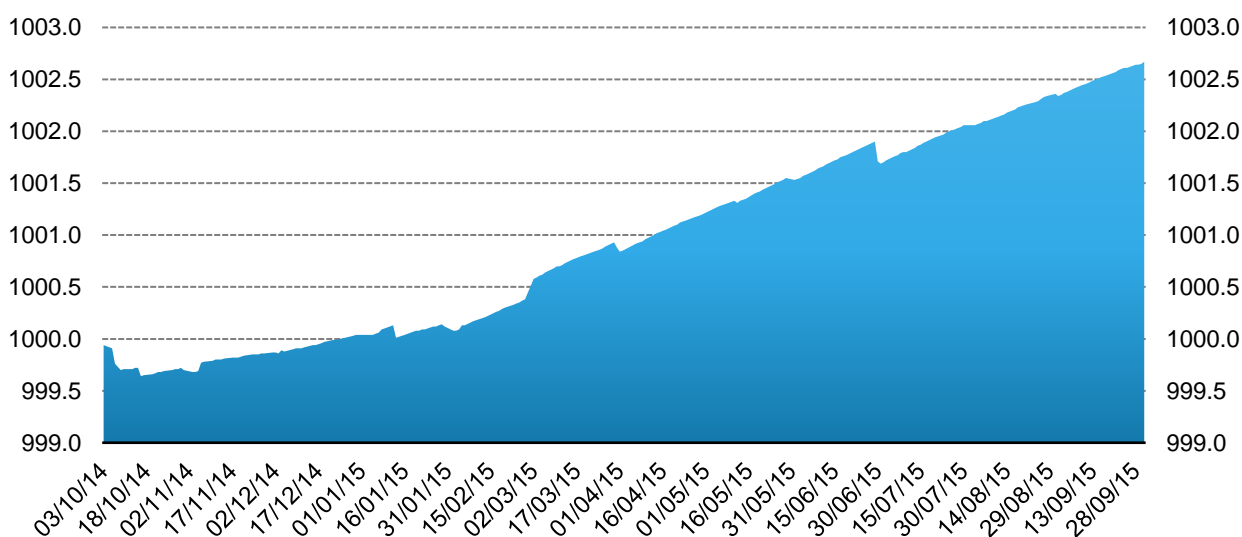
AA		4.2%
AA-		4.0%
A+		-
A		7.9%
A-		29.9%
BBB+		10.0%
BBB		16.0%

### ::: Top 10 holdings

PSA INTERNATIONAL PTE LT	4.2%
WESFARMERS LTD	4.0%
ORANGE SA	4.0%
TELEFONICA EMISIONES SAU	4.0%
MARATHON PETROLEUM CORP	4.0%
DR PEPPER SNAPPLE GROUP	4.0%
AMERICA MOVIL SAB DE CV	4.0%
CELGENE CORP	4.0%
CANADIAN IMPERIAL BANK	4.0%
MEDTRONIC INC	4.0%
<b>Total</b>	<b>40.2%</b>

### Price Dynamics (NAV)

10.02.2014 - 01.10.2015



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#### ::: Basic Info

ISIN	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

#### ::: Fees

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

#### ::: Key Figures

Last price (NAV)	987.88
Fund assets (Mio)	14.71
Maturity (w.a.)	5.94
Duration (w.a.)	5.08
YTM (w.a., gross)	4.0%
Coupon (w.a.)	4.6%
Holdings/ Issuers	67 / 64

#### ::: Performance to date

1 Month	-0.10%
3 Month	-0.98%
6 Month	-1.68%
1 Year	-
YTD	0.19%
Since inception	-1.21%

#### ::: Asset class exposure

Bonds	76.5%
Cash	23.5%
Other	0.0%

#### ::: 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)



#### ::: Investment Style (Geo-Focus and Maturity)

	Short	Mid	Long
Developed			
Global			
Emerging			

#### ::: Geographical Exposure

UNITED STATES	44.8%
BRITAIN	6.6%
BRAZIL	3.5%
CHILE	3.5%
CANADA	3.0%
RUSSIA	2.3%
SPAIN	2.2%
OTHER	10.7%

#### ::: Industry Sector Exposure

Consumer, Non-cyclical	16.9%
Communications	10.4%
Basic Materials	9.7%
Financial	9.3%
Technology	8.9%
Energy	8.4%
Consumer, Cyclical	5.4%
Industrial	4.7%
Utilities	2.9%

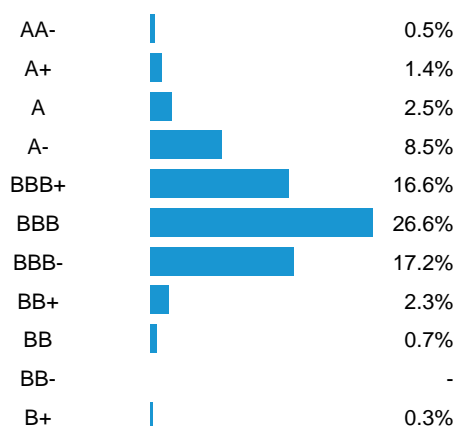
### ::: Maturity Structure



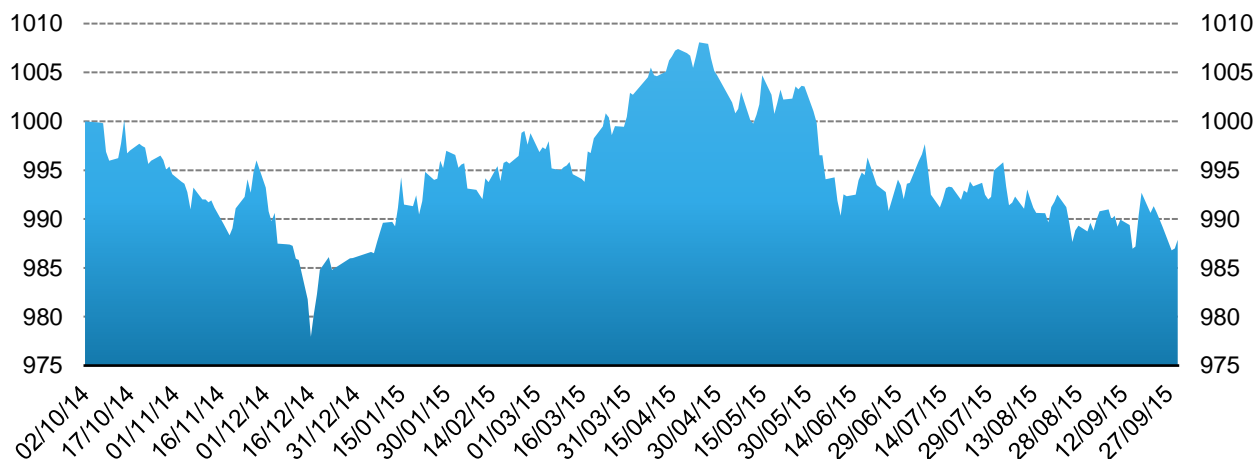
### ::: Top 10 holdings

NETAPP INC	2.4%
INGREDION INC	2.2%
TELEFONICA EMISIONES SAU	2.2%
VODAFONE GROUP PLC	2.2%
MORGAN STANLEY	2.1%
WALGREENS BOOTS ALLIANCE	2.1%
CELGENE CORP	2.0%
LABORATORY CORP OF AMER	2.0%
FLOWSERVE CORPORATION	2.0%
CA INC	1.9%
<b>Total</b>	<b>21.2%</b>

### ::: Credit Quality Structure



### Price Dynamics (NAV) 10.02.2014 - 01.10.2015



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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

**:: Fees**

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

**:: Key Figures**

Last price (NAV)	934.60
Fund assets (Mio)	9.60
Maturity (w.a.)	4.84
Duration (w.a.)	3.66
YTM (w.a., gross)	9.9%
Coupon (w.a.)	4.6%
Holdings/ Issuers	59 / 53

**:: Performance to date**

1 Month	-1.79%
3 Month	-5.06%
6 Month	-5.49%
1 Year	-
YTD	-1.21%
Since inception	-6.54%

**:: Asset class exposure**

Bonds	73.8%
Cash	26.2%
Other	0.0%

**:: 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)**

**:: Investment Style (Geo-Focus and Maturity)**

	Short	Mid	Long
Developed			
Global			
Emerging			

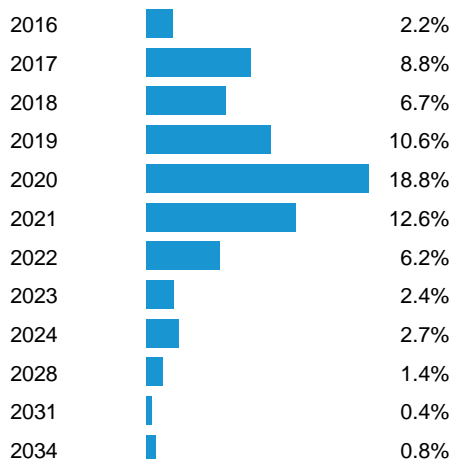
**:: Geographical Exposure**

Country	Percentage
UNITED STATES	28.0%
RUSSIA	16.9%
BRAZIL	8.4%
CHINA	4.0%
INDONESIA	3.8%
MEXICO	2.9%
CANADA	2.1%
KAZAKHSTAN	2.0%
OTHER	5.6%

**:: Industry Sector Exposure**

Industry Sector	Percentage
Energy	14.3%
Basic Materials	13.5%
Communications	11.7%
Industrial	9.5%
Consumer, Cyclical	8.6%
Consumer, Non-cyclical	7.9%
Technology	5.2%
Utilities	2.0%
Government	1.0%

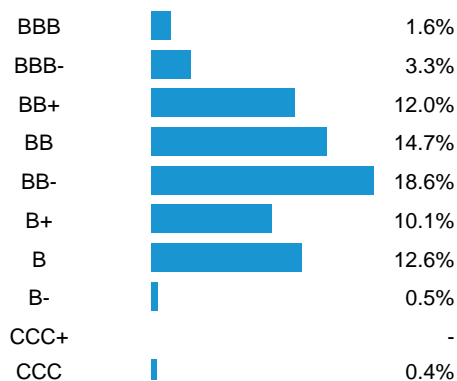
### ::: Maturity Structure



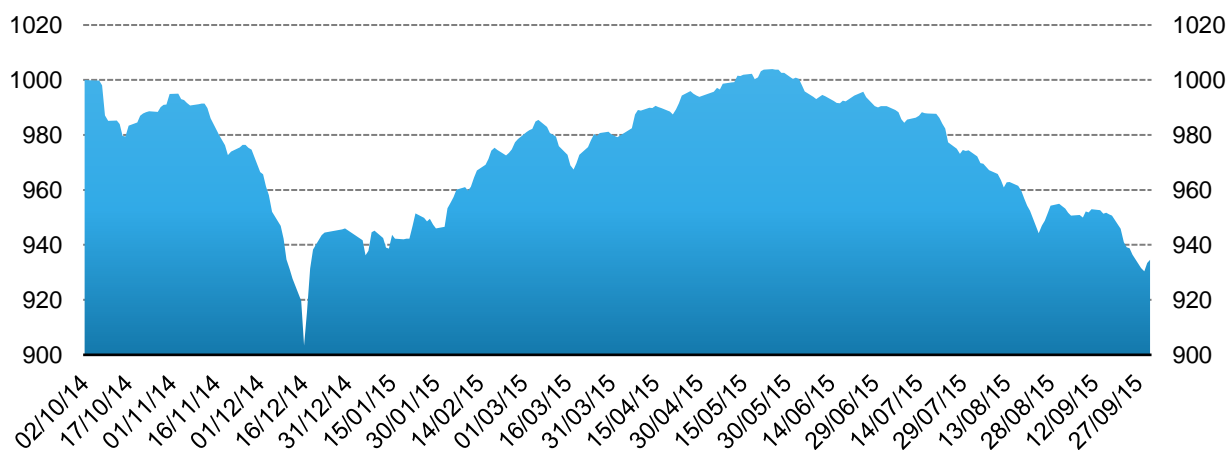
### ::: Top 10 holdings

ALROSA FINANCE SA	2.2%
JBS INVESTMENTS GMBH	2.2%
ZOOMLION HK SPV CO LTD	2.2%
VIMPELCOM (VIP FIN)	2.2%
OJSC RASPAD SEC LTD	2.1%
NORD GOLD NV	2.1%
NOVATEK(NOVATEK FIN LTD)	2.1%
EUROCHEM M & C OJSC VIA	2.1%
SESI LLC	2.1%
OFFICE DEPOT DE MEXICO	2.1%
<b>Total</b>	<b>21.4%</b>

### ::: Credit Quality Structure



### Price Dynamics (NAV) 10.02.2014 - 01.10.2015



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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

#### ::: 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

#### ::: Key Figures

Last price (NAV)	843.67
Fund assets (Mio)	0.67
P/E (avg)	12.59
P/B (avg)	1.85
Dividend Yield (avg)	3.6%
Beta	1.20
Holdings	53

#### ::: Performance to date

1 Month	-3.56%
3 Month	-5.64%
6 Month	-9.02%
1 Year	-
YTD	-7.81%
Since inception	-15.63%

#### ::: Asset class exposure

Stocks	65.2%
Cash	34.8%
Other	0.0%

#### ::: 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 (SRRRI)



#### ::: Investment Style (Geo-Focus and Style)

	Value	Blend	Growth
Developed			
Global			
Emerging			

#### ::: Geographical Exposure

Country	Percentage
UNITED STATES	26.5%
SWEDEN	6.3%
GERMANY	5.1%
FRANCE	4.6%
BRITAIN	4.4%
RUSSIA	3.5%
CANADA	2.8%
NORWAY	2.3%
OTHER	9.7%

#### ::: Industry Sector Exposure

Industry Sector	Percentage
Consumer Discretionary	12.3%
Energy	11.2%
Information Technology	8.7%
Materials	8.1%
Consumer Staples	6.5%
Financials	6.3%
Industrials	6.1%
Telecommunication Services	4.5%
Utilities	1.4%



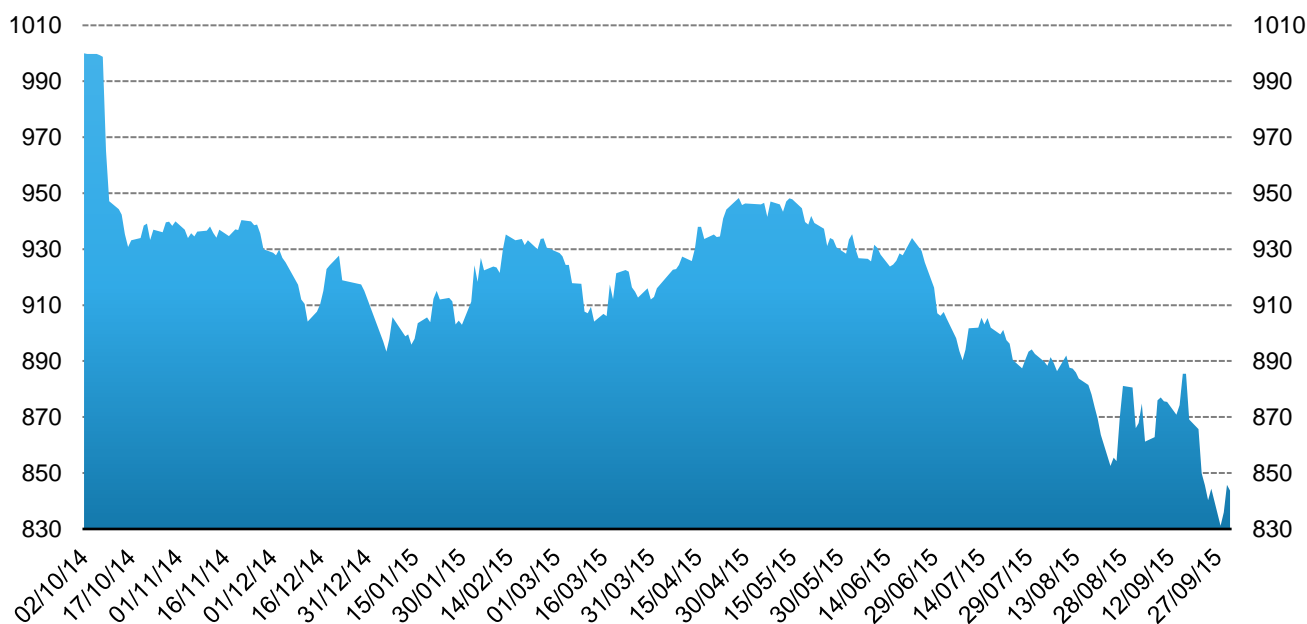
### ::: Currency Exposure

USD	33.9%
EUR	14.9%
SEK	6.3%
GBp	4.0%
CAD	2.8%
NOK	2.7%
CHF	0.5%

### ::: Top 10 holdings

WHOLE FOODS MARKET INC	2.6%
STATOIL ASA	2.3%
LYONDELLBASELL INDU-CL A	2.1%
JPMORGAN CHASE & CO	2.0%
GOLDMAN SACHS GROUP INC	2.0%
BEST BUY CO INC	2.0%
MICRON TECHNOLOGY INC	1.9%
MAGNA INTERNATIONAL INC	1.9%
VINCI SA	1.9%
MICHELIN (CGDE)	1.9%
<b>Total</b>	<b>20.5%</b>

### Price Dynamics (NAV) 10.02.2014 - 01.10.2015



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