



RIV Zusatzversorgung

As of 30.09.2019

Portrait		Price Data & Terms	
ISIN / WKN	DE000A0YFQ76 / A0YFQ7	Issue price	97,44 EUR
Domicile	Germany	Redemption price	96,95 EUR
Legal status	UCITS	<b>Net asset value (NAV)</b>	<b>97,44 EUR</b>
Fund category acc. to BVI	International Equity Fund	No Initial Sales Charge	-
Date of inception	28.12.2009	Redemption Fee*	0,50%
Fund volume	4.188.564,91 EUR	Total Expense Ratio (TER)	1,40%
End of fiscal year	31. March	No Performance Fee	-
Income utilization	distributing fund	*credited to the fund in its entirety	
Currency	EUR		
Tax exemption	30% (German Private Investors)		

Investment Policy

RIV Zusatzversorgung is an international equity fund that distributes profits and is domiciled in Germany. The mitigation of investment risks within the fund is implemented by broad and international diversification across issuers, industries, countries and currencies. The equity ratio can be between 51% and 100% of fund assets. RIV Zusatzversorgung pursues three investment objectives:

As the primary objective, the RIV Zusatzversorgung aims to provide investors with additional income through yearly distributions which are independent of the investment results of the stock markets in the respective years. In general the distribution amounts to 2,50 EUR per share plus an accumulating inflation adjustment. The first full distribution in the amount of 2,50 EUR per share plus the inflation adjustment will be made for the fiscal year ending on 31.03.2020.

As the secondary objective, this distribution should retain its purchasing power through an accumulating inflation adjustment. This is implemented by yearly adjusting the distribution to the percentage change in the German consumer price index (VPI) of the previous calendar year as published by the German Federal Statistical Office.

As third, subordinated objective, the fund share price should follow the German consumer price index in the long-term (>10 year period) despite of the yearly distributions, such that the fund assets retain the purchasing power of the invested capital.

Investment results since inception



Calculations of results include all costs and follow the BVI-methodology.

Monthly investment results since inception

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
<b>2018</b>										-3,5%	-0,5%	-5,6%	-9,3%
<b>2019</b>	6,2%	2,1%	0,7%	1,6%	-5,9%	4,4%	-0,3%	-3,5%	3,8%				8,8%

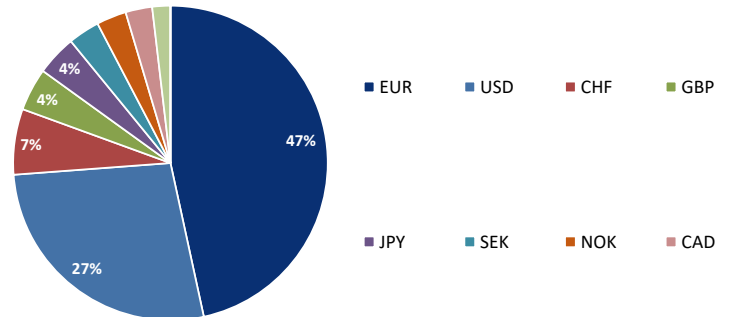
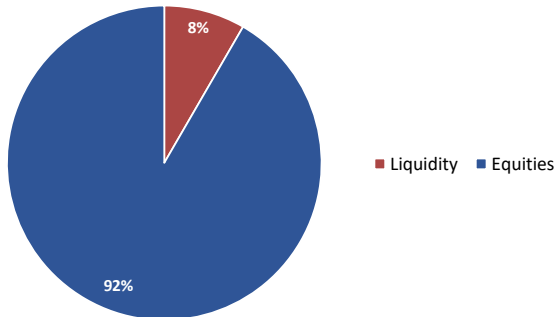


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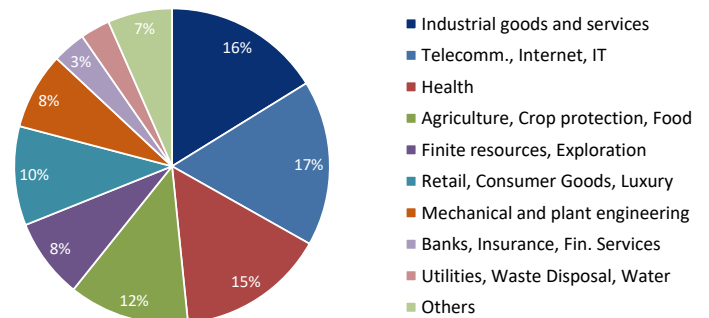
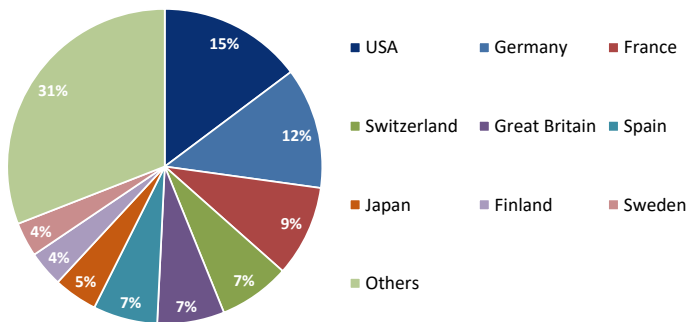
Fund - Asset Allocation

Fund - Currency Structure



Equities - Country Structure

Equities - Thematic Structure



Equities - Top-10

Bonds - Top-10

Johnson & Johnson	2,31%
BASF SE	2,28%
freenet AG	2,12%
AT & T Inc.	2,07%
Air Liquide S.A.	1,99%
Amsterdam Commodities N.V.	1,98%
Deutsche Telekom AG	1,88%
Cochlear Ltd.	1,87%
Bunge Ltd.	1,84%
Huhtamäki Oyj	1,82%

Investment Management Company

Custodian Bank

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