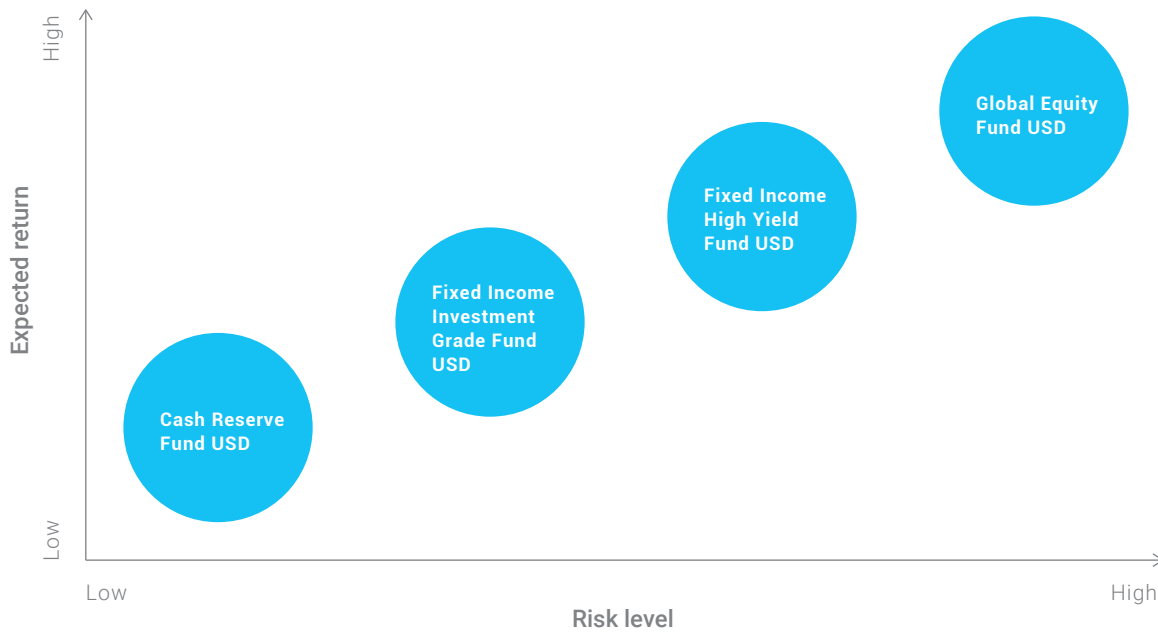


- Investment fund is a standardized product that is available to a broad range of Clients.
- The most simple, fast and convenient way to invest.
- Investment time horizon, risk and return characteristics are specific for each fund or a combination of funds.



	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%	0.50%
	Management fee	0.10% per annum	0.60% per annum	1.00% per annum	1.85% per annum
	Performance fee	0.00%	0.00%	0.00%	5.00%
	Custody fee	0.15% per annum	0.20% per annum	0.25% 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	31 December

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)	1,005.32
Fund assets (Mio)	5.05
Maturity (w.a.)	0.30
Duration (w.a.)	0.29
YTM (w.a., gross)	0.9%
Coupon (w.a.)	2.5%
Holdings/ Issuers	18 / 18

GEOGRAPHICAL EXPOSURE

UNITED STATES	36.1%
BRITAIN	6.0%
SINGAPORE	4.1%
GERMANY	4.0%
AUSTRALIA	4.0%
FRANCE	4.0%
MEXICO	4.0%
SWITZERLAND	2.0%
OTHER	0.0%

PERFORMANCE TO DATE

1 Month	0.05%
3 Month	0.15%
6 Month	0.26%
1 Year	0.45%
YTD	0.15%
Since inception	0.53%

INDUSTRY SECTOR EXPOSURE

Communications	24.0%
Consumer, Non-cyclical	16.1%
Financial	8.1%
Industrial	6.1%
Consumer, Cyclical	4.0%
Utilities	4.0%
Basic Materials	2.0%







ASSET CLASS EXPOSURE

Bonds	64.2%
Deposits	15.9%
Cash	19.9%

MATURITY STRUCTURE

2016  64.2%

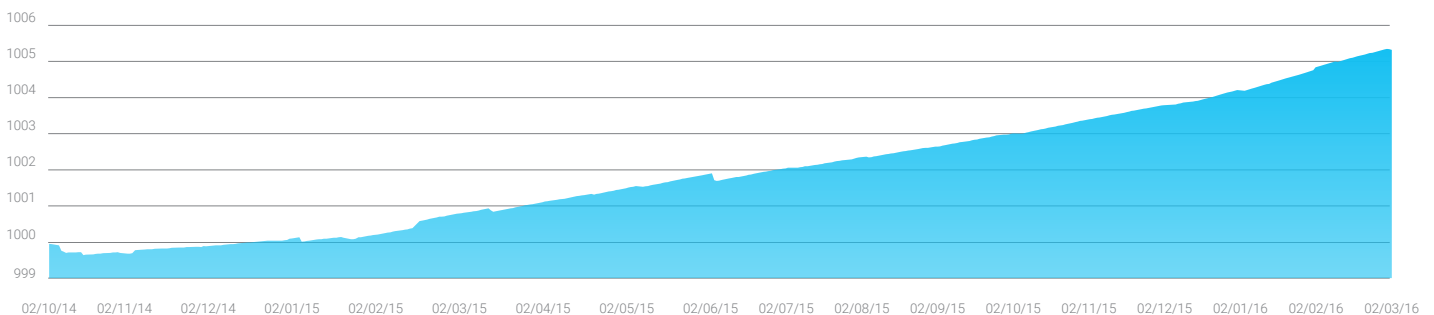
CREDIT QUALITY STRUCTURE

AA		4.1%
AA-		-
A+		4.0%
A		-
A-		18.0%
BBB+		30.1%
BBB		8.0%

TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
BANK OF AMERICA CORP	UNITED STATES	Financial	BBB+	1.14%	01.08.2016	4.1%
PSA INTL PTE LTD	SINGAPORE	Industrial	AA	1.01%	29.06.2016	4.1%
WESTERN UNION CO/THE	UNITED STATES	Consumer, Non-cyclical	BBB	1.40%	01.10.2016	4.1%
DEUTSCHE TEL FIN	GERMANY	Communications	BBB+	0.74%	11.04.2016	4.0%
WESFARMERS LTD	AUSTRALIA	Consumer, Non-cyclical	A-	0.88%	18.05.2016	4.0%
AT&T INC	UNITED STATES	Communications	BBB+	0.82%	15.05.2016	4.0%
JPMORGAN CHASE & CO	UNITED STATES	Financial A- 0.85%	A-	0.85%	05.07.2016	4.0%
AMGEN INC	UNITED STATES	Consumer, Non-cyclical	BBB+	0.71%	15.06.2016	4.0%
FRANCE TELECOM	FRANCE	Communications	BBB+	1.03%	14.09.2016	4.0%
VERIZON COMMUNICATIONS	UNITED STATES	Communications	BBB+	1.27%	15.09.2016	4.0%
Total						40.3%

PRICE DYNAMICS (NAV) 02.10.2014 - 04.04.2016



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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

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%
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)	1,003.34
Fund assets (Mio)	13.88
Maturity (w.a.)	5.47
Duration (w.a.)	4.71
YTM (w.a., gross)	3.8%
Coupon (w.a.)	4.7%
Holdings/ Issuers	57 / 55

GEOGRAPHICAL EXPOSURE

UNITED STATES		43.0%
AUSTRALIA		3.8%
BRITAIN		3.1%
BRAZIL		2.9%
RUSSIA		2.5%
OTHER		14.6%

PERFORMANCE TO DATE

1 Month	1.87%
3 Month	1.84%
6 Month	1.20%
1 Year	0.06%
YTD	2.13%
Since inception	0.33%

INDUSTRY SECTOR EXPOSURE

Consumer, Non-cyclical		13.7%
Financial		9.7%
Basic Materials		8.4%
Technology		8.1%
Energy		7.8%
Industrial		7.2%
Consumer, Cyclical		6.5%
Communications		5.5%
Utilities		3.0%

ASSET CLASS EXPOSURE

Bonds	69.8%
Cash	30.2%
Other	0.0%

MATURITY STRUCTURE

2018	0.8%
2019	8.4%
2020	13.3%
2021	11.6%
2022	24.0%
2023	10.3%
2024	1.5%

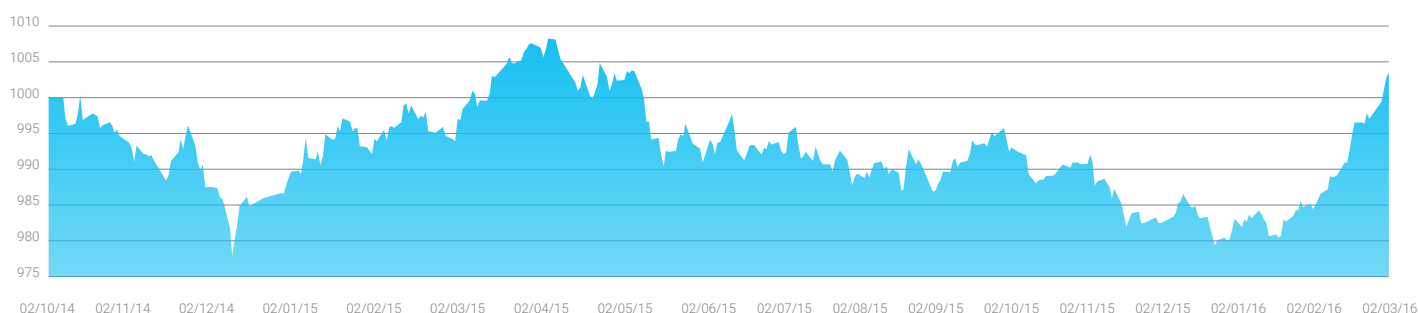
CREDIT QUALITY STRUCTURE

A+	0.2%
A	1.5%
A-	7.1%
BBB+	17.4%
BBB	26.7%
BBB-	10.4%
BB+	4.6%
BB	0.7%
BB-	-
B+	1.3%

TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
NETAPP INC	UNITED STATES	Technology	BBB+	3.4%	15.06.2021	2.5%
CORN PRODUCTS	UNITED STATES	Consumer, Non-cyclical	BBB	2.9%	01.11.2020	2.4%
MORGAN STANLEY	UNITED STATES	Financial	BBB+	3.6%	22.05.2023	2.3%
WALGREENS BOOTS	UNITED STATES	Consumer, Cyclical	BBB	2.7%	18.11.2021	2.2%
CELGENE CORP	UNITED STATES	Consumer, Non-cyclical	BBB	2.7%	15.08.2022	2.2%
FLOWSERVE CORP	UNITED STATES	Industrial	BBB	3.7%	15.09.2022	2.1%
CA INC	UNITED STATES	Technology	BBB	2.7%	01.12.2019	2.0%
GAP INC/THE	UNITED STATES	Consumer, Cyclical	BBB-	4.0%	12.04.2021	2.0%
AMPHENOL CORP	UNITED STATES	Industrial	BBB	2.9	01.02.2022	1.9%
MACQUARIE GROUP	AUSTRALIA	Financial	BBB+	3.3%	14.01.2021	1.6%
Total						21.3%

PRICE DYNAMICS (NAV) 02.10.2014 - 04.04.2016



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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)	930.54
Fund assets (Mio)	7.38
Maturity (w.a.)	4.72
Duration (w.a.)	3.45
YTM (w.a., gross)	9.2%
Coupon (w.a.)	6.7%
Holdings/ Issuers	53 / 49

GEOGRAPHICAL EXPOSURE

UNITED STATES		40.1%
BRAZIL		12.3%
RUSSIA		8.5%
INDONESIA		5.5%
KAZAKHSTAN		5.4%
CANADA		2.9%
MEXICO		2.7%
CHILE		2.2%
OTHER		4.2%

PERFORMANCE TO DATE

1 Month	3.16%
3 Month	2.36%
6 Month	-1.78%
1 Year	-4.97%
YTD	2.56%
Since inception	-6.95%

INDUSTRY SECTOR EXPOSURE

Consumer, Cyclical		15.2%
Communications		13.7%
Basic Materials		11.5%
Consumer, Non-cyclical		10.9%
Industrial		10.3%
Energy		8.6%
Technology		6.5%
Utilities		5.7%
Government		1.4%

ASSET CLASS EXPOSURE

Bonds	83.9%
Cash	16.1%
Other	0.0%

MATURITY STRUCTURE

2016	4.4%
2017	0.2%
2018	3.0%
2019	17.0%
2020	22.5%
2021	21.6%
2022	5.3%
2023	4.5%
2024	2.5%
2028	1.8%
2034	1.0%

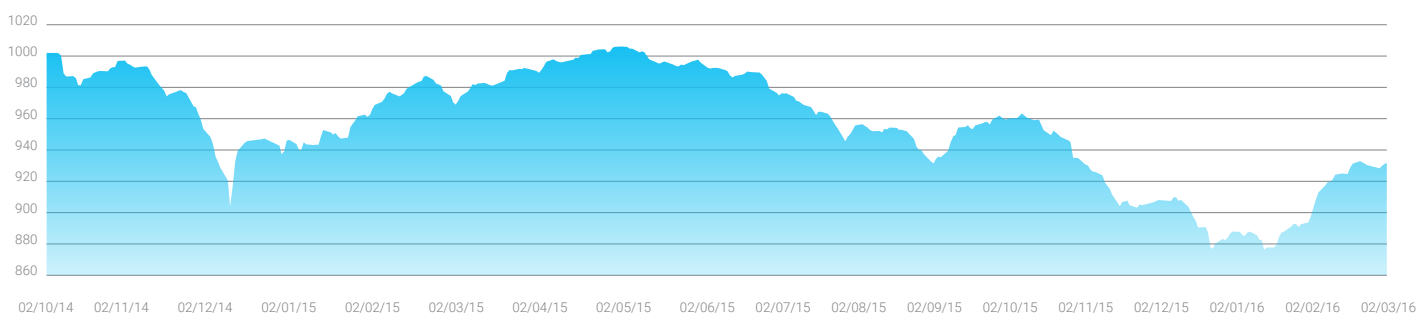
CREDIT QUALITY STRUCTURE

BBB	2.2%
BBB-	1.6%
BB+	10.6%
BB	26.2%
BB-	13.6%
B+	13.8%
B	8.8%
B-	3.1%
CCC+	1.9%
CCC	0.7%

TOP 10 HOLDINGS

Name	Country	Industry	Rating	YTM	Maturity	Weight
VIMPELCOM	RUSSIA	Communications	BB-	5.8%	02.02.2021	3.0%
NOVATEK OAO	RUSSIA	Energy	BB+	5.6%	03.02.2021	2.9%
AMERIGAS FINANCE	UNITED STATES	Consumer, Cyclical	BB	5.6%	20.05.2020	2.8%
GOLDEN LEGACY PT	INDONESIA	Consumer, Cyclical	B+	9.2%	24.04.2019	2.8%
JBS INVESTMENTS	BRAZIL	Consumer, Non-cyclical	BB+	8.1%	28.10.2020	2.8%
KAZAKHSTAN TEMIR ZHOLY	KAZAKHSTAN	Industrial	BB+	6.8%	06.10.2020	2.8%
OFFICE DEPOT MEX	MEXICO	Consumer, Cyclical	BB	6.7%	20.09.2020	2.7%
ALAM SYNERGY	INDONESIA	Industrial	B	9.9%	29.01.2019	2.7%
SANEAMENTO BASIC	BRAZIL	Utilities	BB	7.1%	16.12.2020	2.7%
KAZAKHSTAN ENGIN	KAZAKHSTAN	Industrial	BB	9.2%	03.12.2016	2.7%
Total						27.8%

PRICE DYNAMICS (NAV) 02.10.2014 - 04.04.2016



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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)	867.13
Fund assets (Mio)	0.60
P/E (avg)	10.03
P/B (avg)	2.21
Dividend Yield (avg)	3.1%
Beta	1.31
Holdings	46

GEOGRAPHICAL EXPOSURE

UNITED STATES	35.8%
GERMANY	8.8%
RUSSIA	6.4%
SWEDEN	6.4%
FRANCE	3.1%
BRITAIN	2.9%
CHINA	2.9%
TAIWAN	2.6%
NORWAY	2.5%
CANADA	2.2%

PERFORMANCE TO DATE

1 Month	3.51%
3 Month	7.10%
6 Month	-2.17%
1 Year	-5.34%
YTD	3.95%
Since inception	-13.29%







INDUSTRY SECTOR EXPOSURE

Energy	14.9%
Consumer Discretionary	14.4%
Materials	10.5%
Financials	7.9%
Information Technology	7.7%
Industrials	7.7%
Health Care	6.0%
Telecommunication Services	4.3%
Consumer Staples	1.8%

ASSET CLASS EXPOSURE

Stocks	75.3%
Cash	24.7%
Other	0.0%

CURRENCY EXPOSURE

USD		47.6%
EUR		13.6%
SEK		6.4%
NOK		2.9%
GBP		2.5%
CAD		2.2%

TOP 10 HOLDINGS

GILEAD SCIENCES INC	3.0%
MCKESSON CORP	3.0%
OSRAM LICHT AG	2.8%
CHINA TELECOM CORP LTD	2.6%
SILICONWARE PRECISION INDS	2.6%
STATOIL ASA	2.5%
SURGUTNEFTEGAS-SP ADR	2.5%
MACY'S INC	2.5%
THYSSENKRUPP	2.4%
WESTERN UNION CO	2.3%
Total	26.1%

PRICE DYNAMICS (NAV) 02.10.2014 - 04.04.2016



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