QUERCUS Safe

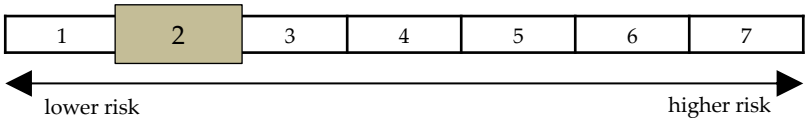
ALFA 2024

QUERCUS
TOWARZYSTWO FUNDUSZY INWESTYCYJNYCH

October 2026 (data as of 30.10.2026)

Investor's Profile

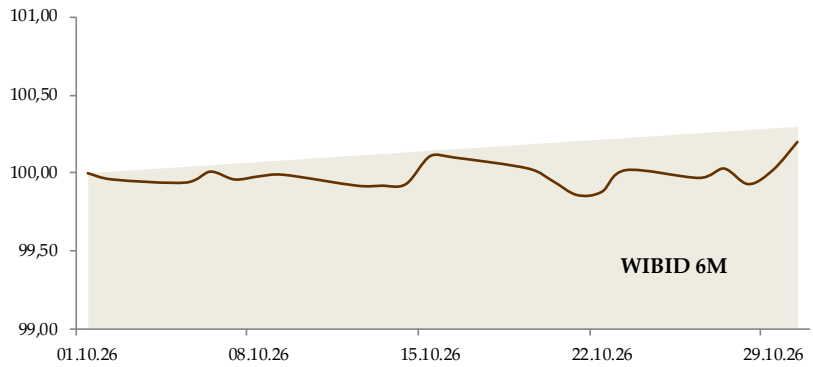
The Subfund is intended for investors who plan to invest even with a short investment horizon, expect investment results comparable to or higher than the WIBID 6M benchmark, and seek a low level of investment risk, while accepting a limited degree of risk associated primarily with investments in Debt Instruments.



Subfund's strategy

The investment objective of the Subfund is to achieve returns higher than the WIBID 6M benchmark. However, neither the Subfund, the Management Company nor any third party guarantees the achievement of this objective. The Subfund is characterised by a low level of investment risk and applies the investment principles and restrictions specified by law for a closed-end investment fund. The Subfund pursues its investment policy by investing primarily in debt instruments issued, guaranteed or otherwise backed by the State Treasury, the National Bank of Poland, a Member State (including the central public authorities or central bank of a Member State), or an OECD member country. The aggregate share of such instruments shall constitute no less than 80% of the Subfund's Net Assets. The Subfund may also invest in corporate Debt Instruments, whose aggregate share shall constitute less than 20% of the Subfund's Net Assets. The modified duration of the portfolio may not exceed 3 years. The Subfund may be used during periods of stock market corrections or as a low-risk component of a diversified investment portfolio.

NAV vs. benchmark



Subfund's cumulative performance

	1m	3m	6m	1Y	2Y
Subfund	-	-	-	-	-
Benchmark	-	-	-	-	-
	3Y	4Y	5Y	from 01.10.2026	
Subfund	-	-	-	0.20%	
Benchmark	-	-	-	0.30%	

Subfund's performance in calendar years

	2016	2017	2018	2019	2020
Subfund	-	-	-	-	-
Benchmark	-	-	-	-	-
	2021	2022	2023	2024	2025
Subfund	-	-	-	-	-
Benchmark	-	-	-	-	-

Basic data

Launch date:	01.10.2026
Fund manager:	Mariusz Zaród
Type of the subfund:	short duration, treasury, domestic market
Equity allocation:	0%
Benchmark:	WIBID 6M
Minimum recommended investment horizon:	any
AuM:	11 mio PLN
NAV:	100.20 PLN
Management fee:	1.0%
Maximum distribution fee:	1.5%
Initial subscription level:	200 000 PLN
Custodian:	Deutsche Bank Polska SA
Transfer Agent:	ProService Finteco Sp. z o.o.
Infoline for clients:	(+48) 22 338 91 14
Phone orders:	(+48) 22 338 91 15
Subscription account:: 96 1880 0009 0000 0013 0175 4000	

Portfolio statistic

Duration	2.12	FX exposure	
Number of bond series	5	PLN	100%

Dobre Praktyki Informacyjne

Allocations of the subfund portfolio

Allocation of financial instruments	share in the portfolio
Fixed-rate T-Bonds	53.10%
Floating-rate T-Bonds	33.90%
Inflation-linked T-Bonds	11.10%
SBB/BSB	1.90%
PFR/BGK Bonds	0.00%
Foreign currencies T-Bonds	0.00%

Maturity	share in the portfolio
4-5 years	62.00%
3-4 years	27.80%
over 5 years	8.30%
up to 1 year	0.00%
1-2 years	0.00%
2-3 years	0.00%

Geographic allocation	share in the portfolio
Poland	100.00%
Others	0.00%

The benefits of investing in subfund's units are related to the occurrence of risks, including the risk of failure to achieve the expected return on investment and the occurrence of circumstances beyond the control of the fund participant, e.g. operational risk, inflation, liquidity of investments, liquidation of the fund and risk related to changes legal regulations. The risks related to the investment policy include: market risk, credit risk (including settlement risk), risk related to investing in derivative instruments, concentration risk, and liquidity risk. In addition, there may be specific risks inherent in these subfunds only. In order to correctly assess the risk arising from investing in the Subfund's participation units, please read the investment policy, a full description of the risks and the description of the investor's profile. This information is included in the QUERCUS Parasolowy SFIO Prospectus and the Key Information Document available on the website www.quercustfi.pl.

This is a marketing communication. The Subfund Safe (QUERCUS Sejf) hereinafter referred as the subfund described in this document is the subfund of the QUERCUS Parasolowy SFIO umbrella fund. Information concerning QUERCUS Parasolowy SFIO and its subfunds, including detailed descriptions of investment policy, risk factors, are provided in the Prospectus and Key Information Document available at the Quercus TFI S.A. office and at its website: www.quercustfi.pl. The Subfund is not a money market fund within the meaning of Regulation No 2017/1131 of the European Parliament and of the Council (EU) of 14 June 2017 on money market funds. Neither Quercus TFI S.A. nor QUERCUS Parasolowy SFIO shall guarantee the achievement of expected investment targets or the gaining of specified investment results described in this document. The subfund's risk profile presented in this document has been determined on the basis of the methodology used in the Key Information Document. Clients of QUERCUS Parasolowy SFIO should consider the capital venture risks of some invested financial sources. Information presented hereinbelow shall not be deemed as an information recommending or suggesting an investment strategy, or an investment recommendation, within the meaning of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC. The net asset value of the subfund, may fluctuate considerably owing to the fact of investing the assets of the subfunds in shares and derivative instruments. Presented investment performance is calculated for the A class of the subfund's participation units for the given period of time. Neither Capital Gains Tax nor fees related to purchasing the subfund's units have been included in the above mentioned results. Indicated rates of return should be treated as a historical data only and shall not guarantee similar results in the future. Individual rate of return depends on the date of purchasing and selling subfund's units, given fees and Capital Gains Tax. The value of the subfund's units and fee schedule is available at www.qtfi.pl. This material is a promotional only and is neither intended as an offer nor recommendation to buy or sell any financial instrument. Data and information above provided should not be treated as an investment advice or any other type of advice especially, legal advice. It is necessary to read the Prospectus and Key Investor Information Document before purchasing the subfund's units. Quercus TFI S.A. has a business license issued by the Polish Financial Supervision Authority (Komisja Nadzoru Finansowego), which is the supervisory authority for Quercus TFI S.A. This document has been written in Polish and English language versions, in two identical copies. In event of any discrepancies, the Polish version shall prevail.

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