Alpha Asset Management

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law regarding the key information documents related to this product to help you understand the nature, risks, costs potential gains and losses of this product and to help you compare it with other products.

Product

Product Name: ALPHA BANCASSURANCE EE116 STRUCTURED FUND (hereafter "the Fund")
ISIN: GRF000583002
PRIIPs Manufacturer: Alpha Asset Management M.F.M.C, (hereafter "the Company") a member of Alpha Bank Group
Supervising Authority: Hellenic Capital Market Commission (HCMC)

The Hellenic Capital Market Commission is responsible for the supervision of the Company in relation to this Key Information Document. The Fund is authorised in Greece. The Company is licensed in Greece and is subject to supervision by the Hellenic Capital Market Commission. For any information, clarification or comment about the product you can call at +30 210 3266505 or visit website www.alphamutual.gr. The information provided in this document is accurate as of 20/11/2026.

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The Fund is a form of Collective investment in transferable securities ("UCITS"), as defined by the provisions of Law 4099/2012 and the Directive 2009/65/EC as applicable. The Fund has no legal form, constitutes a group of assets that is composed of securities, money market instruments and cash, the individual elements of which belong to more than one unitholder, based on the number of units they own, is managed by the Company which represents the unitholders both judicially and extrajudicially, for legal relationships arising from the management and their rights over its assets.

Term

The Fund has an indefinite duration and is terminated in case any of the conditions referred to in article 9 par. 1 of Law 4099/2012 are met and in accordance with article 11 of the Fund's Regulation.

Objectives

The Fund's investment objective is to provide, to the Fund unitholders that have subscribed up to 22.12.2026 and retain their units up to 22.12.2036 (hereafter "Investment Period"), a capital preservation while seeking to generate income and capital gains. In order to achieve its objective, the Fund will invest in a bond portfolio and/or OTC derivatives with bond exposure (hereafter "Bond-Linked Swap Contracts"), money market instruments, other securities and in one or more OTC derivative contracts with equity exposure (hereafter "Equity-Linked Swap Contracts"). The Fund seeks to achieve at the end of the "Investment Period" a cumulative return of 20% on the invested capital, as well as an additional return calculated as a percentage of 60% on the return of the "EURO iSTOXX 50 Decrement 5% EUR Price" (hereafter "Index") if it is positive. In the event of a negative Index return, it seeks to offer a cumulative return of 20% on the invested capital. This objective is achieved through a strategy of combining investments in (a) a portfolio of bonds (directly or through "Bond-Linked Swap Contracts"), money market instruments and other securities denominated in Euro, provided that there are no negative developments in the bond market such as a hypothetical credit event involving a default on the bonds, money market instruments and other securities in the portfolio. Through the "Bond-Linked Swap Contracts", the Fund may (i) hedge the risks associated with the reinvestment of bonds maturing before 22.12.2036, (ii) hedge other risks associated with its bond exposure (e.g. interest rate, credit, currency) and/or (iii) acquire indirect bond exposure to fulfill its investment objective. (b) "Equity-Linked Swap Contracts" with a ten (10) year term, with the Fund seeking to receive from Swap Contracts on 22.12.2036, a return calculated as follows:

- in case the return of the Index at 22.12.2036 is equal to or less than 0.00%, it will receive a return of 20.00%,
- in case the return of the Index at 22.12.2036 is greater than 0.00%, it will receive 60% of the return of the Index, where the return of the Index return is calculated as (Index Price on 22.12.2036 / Index Price on 22.12.2026 - 1).

The total return of the Fund on 22.12.2036 depends on both the return of the portfolio of bonds, money market instruments and other securities and the return received through its participation in the "Equity-Linked Swap Contracts". Therefore, the total return to the unitholder on 22.12.2036 may be higher or lower than the above targeted returns that the Fund will receive from the portfolio of bonds, money market instruments and other securities and from its participation in the "Equity-Linked Swap Contracts".

The "Index" consists of shares of companies in Europe. The performance of the Index includes the dividends (net of taxes) on the shares less a fixed rate of 5% per annum (decrement).

The Fund may use derivative financial instruments for the purpose of its investment objective and/or hedging risks. The use of derivatives may affect, positively or negatively, its performance.

Income generated by the Fund may be reinvested.

The reference currency of the Fund is EUR.

The Fund's performance is determined daily based on the valuation of all of its assets, both its portfolio of bonds, money market instruments and other securities, as well as its "Bond/Equity-Linked Swap Contracts". The counterparties with whom the "Bond/Equity-Linked Swap Contracts" have been concluded shall be obliged to value these contracts on a daily basis. The investor can subscribe or redeem units of the Fund, during business days and hours in Greece according to the opening hours of Alpha Bank branches, unless there is a relevant decision of the Hellenic Capital Market Commission to suspend redemptions.

The "ALPHA BANCASSURANCE EE116 STRUCTURED FUND" is exposed to market risk arising from fluctuations in the portfolio's market value, attributed to market movements. The Fund is exposed to currency risk arising from the exchange rate fluctuations and affecting the valuation of the assets that are traded in a currency other than the Fund's reference currency and to credit risk arising from the possibility that the obligor might be unable to meet its obligations to a UCITS. The Fund is also exposed to liquidity risk, the risk that certain assets of the Fund cannot be liquidated at the desired time or at a limited cost, in order for the Fund to comply at all times with its redemption obligations. In more detail, the risks associated with the Fund are presented in the next section "What are the risks and what could I get in return?".

Intended retail investor

To investors with a long-term investment horizon of ten years (recommended holding period) who wish to achieve capital preservation, income generation and capital gains by investing in a portfolio of bonds (directly or through "Bond-Linked Swap Contracts"), money market instruments and other securities as well as in "Equity-Linked Swap Contracts" with exposure to companies in Europe.

Other relevant information

- Depositary: Alpha Bank S.A.
- Further information about the Prospectus, the latest annual / semi-annual reports in Greek can be obtained free of charge from our website www.alphamutual.gr or via Alpha Bank stores.
- Further practical information for the Fund along with the latest unit prices are available at www.alphamutual.gr.

What are the risks and what could I get in return?



The risk indicator assumes you keep the Fund for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. On a risk scale 1 to 7, we have classified the Fund at 2 which is a “low” risk class. This classification rates at a “low” level the potential losses from future performance of the Fund and poor market conditions are very unlikely to have an impact on the capacity of the Fund, legally represented, to pay you through its Depositary. Other relevant risks of the Fund not included in the summary risk indicator are issuer credit risk (the risk of a bond issuer(s) to meet its/their obligations, resulting the Fund to be unable to retrieve part of its investment), counterparty risk arising from the possibility of default on the terms of the "Bond/Equity-Linked Swap Contracts", liquidity risk, the risk that certain assets of the Fund cannot be liquidated at the desired time or at a limited cost, in order for the Fund to comply at all times with its redemption obligations and operational risk, the risk of loss for the Fund that may arise from human errors or omissions, process errors, system failures or external events, including risks related to the custody of the Fund’s assets. In the event of a negative return of the "EURO iSTOXX 50 Decrement 5% EUR Price", it seeks to offer protection on the invested capital and 20.00% return. However, this protection against future market performance will not apply if (a) the investor cashes in before maturity, (b) there is a credit event either from the issuers of the bonds included in the portfolio or the counterparty to the “Bond/Equity-Linked Swap Contracts”, (c) the income of the bond portfolio does not fully cover all of the Fund’s costs.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period: 10 years Example Investment: 10.000 EUR		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Scenarios				
Minimum	You could lose some or all of your investment.			
Stress	What you might get back after costs	8.330 €	5.250 €	12.000 €
	Average return of each year	-16,7%	-12,1%	1,8%
Unfavourable	What you might get back after costs	9.740 €	8.790 €	12.000 €
	Average return of each year	-2,6%	-2,5%	1,8%
Moderate	What you might get back after costs	10.100 €	10.480 €	18.650 €
	Average return of each year	1,0%	1,0%	6,4%
Favourable	What you might get back after costs	10.450 €	12.490 €	81.380 €
	Average return of each year	4,5%	4,5%	23,3%

The figures shown include all the costs of the Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor’s costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable, moderate and favourable scenarios shown are illustrations and are derived from the analysis of 10,000 scenarios of the Fund's value.

What happens if the Company is unable to pay out?

The Depositary ensures that the Fund’s assets are kept separate from their own assets as well as those of its other clients without being affected in the event of default of the Company’s payments. There is no compensation or guarantee system for investors.

What are the costs?

The person advising on or selling you this product in the context of providing investment services, may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Cost over time
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, the holding period and the Fund's performance. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed
— In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the Fund performs as shown in the moderate scenario.
—10.000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	257 €	1.406 €	3.151 €
Annual cost impact (*)	2,6%	2,6% each year	2,6% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 9,0% before costs and 6,4% after costs.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	0,00 % of the amount you pay in when entering this investment during the launch period (23/11/2026 to 18/12/2026). No investments are made in the Fund after 18/12/2026.	**0 EUR**
Exit costs	0,00 % of your investment before it is paid out to you	**0 EUR**
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2,44 % of the value of your investment per year, including the cost of swap contracts. This is an estimate of actual costs based on available data.	**249 EUR**
Transaction costs	0,08 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	**8 EUR**
Incidental costs taken under specific conditions		
Performance fees	They are not applicable	**0 EUR**

How long should I hold it and can I take money out early?
Recommended holding period: 10 years

The Fund has no minimum required holding period. However, it is recommended for investors to maintain their investment for 10 years (recommended holding period or RHP). This RHP is chosen based on an assessment of the asset mix risk, reward profile and costs of the Fund. You have the option to redeem part or all of your investment, any business day with the respective redemption fee (if any). The redemption of Fund's units is mandatory when requested by the unitholder in accordance with the specific provisions set out in article 7 of the Fund's Regulation.

How can I complain?
In case you wish to file complaints with respect to the Fund or the Company's or the person that offers advice with respect to the Fund or the person selling you units of the Fund, you may address to the Company or Alpha Bank branches, either electronically at https://www.alphamutual.gr/en/contact-us and email at info@alphaasset.gr, or call at +30 210 3266505 (Alpha Asset Management M.F.M.C.), or send a fax at +30 210 326 6506, or via post using the address Stadiou 40, 105 64 Athens (Company head office) and all branches of Alpha Bank Network (main distributor).

Other relevant Information
Possible reviews or updates in the key information documents for investors are available on the website www.alphamutual.gr. Any additional information documents can be provided only upon your request.
Alpha Asset Management M.F.M.C is responsible for the content of this document only if it is misleading, inaccurate, or inconsistent with the relevant parts of the Prospectus for the Fund.
The Company's Remuneration Policy, which includes, among other things, a description of how remuneration and benefits are calculated, as well as the identity of the persons responsible for awarding them, is available in printed form, upon request and free of charge, as well as through the Company's website at www.alphamutual.gr.