

Status: 07/31/2025

Marketing information

Fund portrait

The Fidelity Demografiefonds Ausgewogen is managed with the aim of achieving long-term inflation-adjusted growth in value through a targeted selection of assets.

The company aims to achieve a balanced risk/return profile for the fund, taking into account socially and environmentally responsible investment criteria (ESG criteria) within the meaning of Art. 8 of Regulation (EU) 2019/2088. The investment concept of a moderate, global mixed fund is intended to offer investors the possibility of a diversified investment. An ongoing review of the global capital markets is intended to ensure optimization of the portfolio components in terms of geographical focus and types of securities. Qualitative and quantitative analysis and selection methods are designed to identify high-quality securities (investment grade bonds) as well as equity funds and take them into account in the allocation. This selection process can take into account macroeconomic, company-specific and political developments, but is not limited to this. Active discretionary management of portfolio risk and return profile can lead to regular rebalancing. Individual security, market and currency risks are continuously reviewed and, where possible, actively managed or minimized by the fund management through the use of derivatives.

Risk and return profile



Notice

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. We have classified this product as 3 which is 3 a medium risk class. This rates the potential losses from future performance at a mediumlow level, and poor market conditions are unlikely to impact the capacity to pay you.

Further information on the risks can be found in the document: Key information sheet (PRIIPs)

Recommended holding period



Recommendation

The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Ratings & rankings

ESG Rating

A

ESG Score

6.43

ESG-Category acc. to SFDR

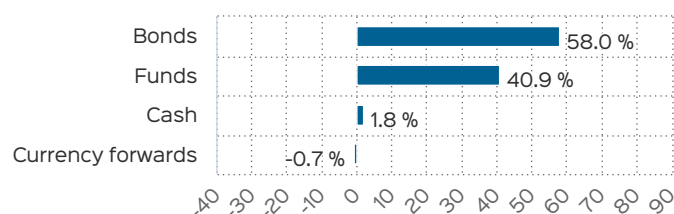
Article 8

The ESG Rating methodology is developed and calculated with the data provided by MSCI ESG.

Fund profile

Fund name	Fidelity Demografiefonds Ausgewogen
Share class	A - Acc
ISIN	DE000A0RHGA4
WKN	A0RHGA
Fund category	Mixed funds
Launch date	03/26/2009
Total fund assets	145.96 million EUR
NAV	21.92 EUR
Share class currency	EUR
Active management	yes
End of fiscal year	Dec 31
Dividend	Accumulation
Registered for distribution	DE
Minimum equity participation	min. 25%

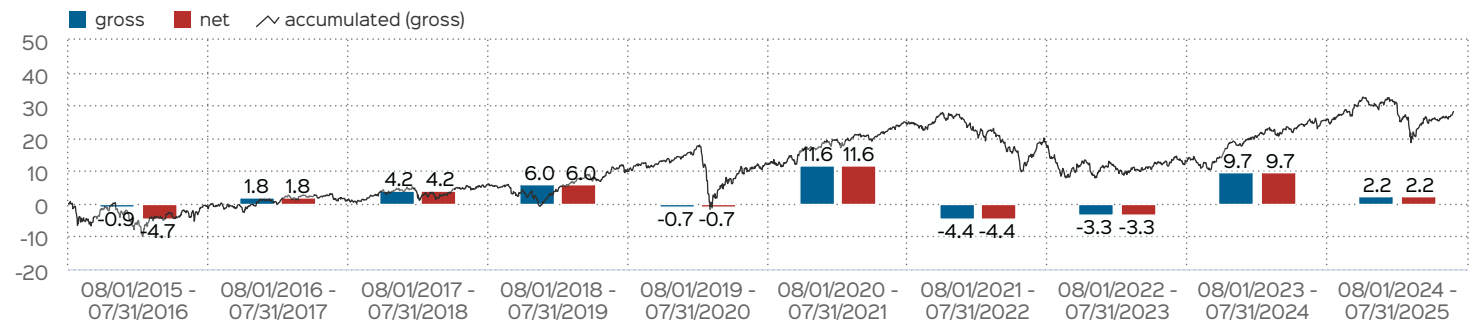
Asset Allocation



Key figures

Mod. Duration	6.15
Percentage of assets invested	98.25 %
Duration	6.4
Liquidity ratio	0.997859
VaR	2.88 %
Average remaining term	8.64
Duration of loss in days	238
Sharpe ratio	-0.03
Volatility	6.39 %
Drawdown	-3.31 %
Max. drawdown	-10.45 %
Number of negative months	13
Number of positive months	23
Share of positive months	63.89 %
Worst month	-5.65 %
Best month	3.97 %

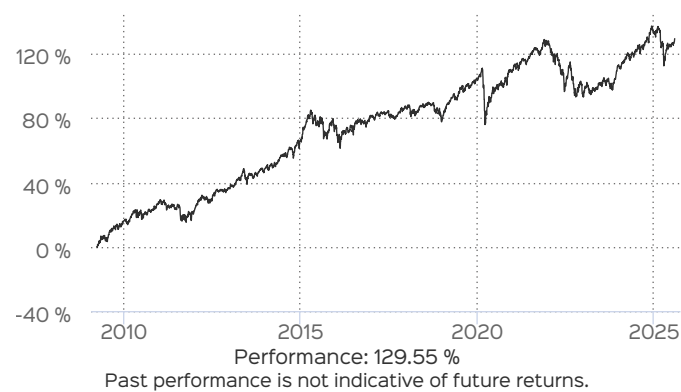
Performance in 12-months-periods



Past performance is not a reliable indicator of future performance. All performance assumes a reinvestment of the distributions and an investment amount of 1,000 EUR and comprises twelve months each. Net performance: In addition to all costs incurred in the fund, the respective issue charge 4.00 % of the investment amount (= 38.46 EUR) is also taken into account. This is deducted from the investment

amount at the beginning of the performance period presented. The redemption charge, if such a discount is levied, will be deducted when the fund units are returned. Any custody fee that may be incurred that reduces performance is not taken into account. Gross performance: Corresponds to the net value development, but does not take into account an issue charge.

Performance since launch

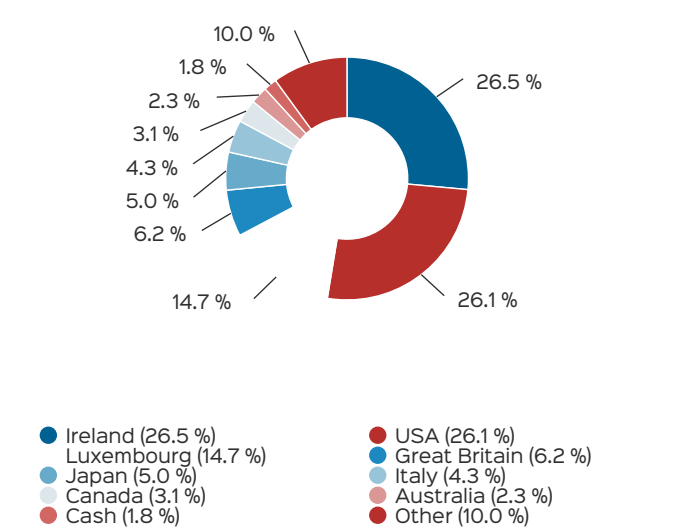


Performance in periods

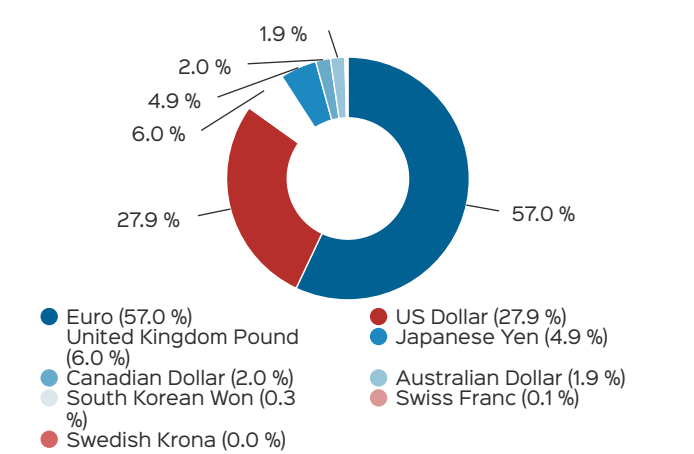
	cumulative	p.a.
current year	-1.35 %	
1 month	1.43 %	
3 months	4.03 %	
6 months	-2.36 %	
1 year	2.19 %	2.19 %
3 years	8.46 %	2.74 %
5 years	15.73 %	2.96 %
10 years	28.11 %	2.51 %
since launch	129.55 %	5.21 %

Past performance is not indicative of future returns.

Breakdown by countries



Breakdown by currencies



Conditions

Issue charge	4.00 %
Redemption charge	0.00 %
Total expense ratio	1.03 %
Management fee	therefrom 0.88 % p.a.
Custodian fee	therefrom 0.02 % p.a.
Performance fee	No

Important note

The Fidelity Demografie Funds are mutual funds with a standard issue charge of 4%, which is listed in this factsheet. However, due to the agreements made with your employer as part of your time value account, you will incur an issue charge of 0%.

Important notes

Source of all data unless indicated otherwise: HANSAINVEST.

This is a marketing communication. Please read the [sales prospectus](#) (in German) and the [key information document](#) (in German) before making a final investment decision. The basis for the purchase is formed by the applicable sales documents, which contain detailed information on the individual risks associated with the investment. The sales prospectus and the key investor information are exclusively available in German and in electronic form. We will send you printed copies free of charge on request.

In the document Sustainability-related disclosures you will find information about the sustainability-related aspects according to Regulation (EU) 2019/2088 in relation to the fund being promoted.

The net asset value of investment funds is subject to fluctuations to differing degrees, and is no guarantee that the investment objectives will be achieved. There is the risk that the investor will suffer a financial loss as a result of the investment acquired.

By acquiring the investment acquired, the investor merely acquires units in a fund and not the underlying assets of the fund, e.g. a building or shares in a company.

Performance is calculated using the [BVI method](#) (in German). Information on the precise method of performance calculation can be found in German on the Internet under [Description of methods of calculation](#).

Future performance is subject to taxation. This is dependent on the personal situation of the respective investor and can change in future.

Total fund assets refer to the fund assets of all unit classes belonging to the fund. Total fund assets are shown in the currency of the unit class that was issued first.

Management company

Cosmopolitan. Based on partnership. Reliable.
We want to be measured by these values.

As one of the oldest investment companies in Germany, traditional Hanseatic principles, such as cosmopolitanism, trustworthiness and reliability, have always characterised our company philosophy. Innovative thinking and a consistent service orientation have made us what we are today: a capital management company whose ultimate goal is to create value for its customers.

HANSAINVEST is a subsidiary of the SIGNAL IDUNA Group.

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The ongoing costs shown (total cost ratio) were incurred in the last financial year of the fund; for new funds, this is an estimate for the first financial year. The costs incurred can fluctuate from year to year and reduce the investor's earnings prospects. Further information on costs and any performance-based remuneration and its composition can be found in the key investor information.

No performance-based remuneration is charged.

Any percentages indicated in the investment structures or asset breakdowns shown generally relate to the total fund assets. Only a subset of the asset types is used as a basis in each case for the presentation of individual structures (e.g. for industries, only the share of equities), with the result that a total of 100% is not necessarily achieved.

The top securities (if indicated) are presented for a maximum of 60% of fund assets.

The figures shown are rounded, hence the totalled values can deviate from 100%.

The cut-off time refers to the daily close of order acceptance by the fund's depository bank. This is typically earlier for the investor's custodian office.

This document and the information contained in it are not intended for US persons and must not be disseminated in the United States.

A summary of investors' rights in German can be found on our website under [Compliance](#).

The sale of funds can be revoked at any time in accordance with the provisions of the German Investment Code.