

Key Information Document

WOOD & Company Realitní

– otevřený podílový fond, WOOD & Company investiční společnost, a.s., EUR class

1. PURPOSE OF THE DOCUMENT

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

2. PRODUCT

- 2.1. Product name:** WOOD & Company Realitní – otevřený podílový fond, WOOD & Company investiční společnost, a.s., EUR class (the “Fund”)
- 2.2. Product Manufacturer:** WOOD & Company investiční společnost, a.s., with its registered office at náměstí Republiky 1079/1a, 110 00 Praha 1 – Nové Město, ID No. 60 19 24 45 (the “Company”)
- 2.3. ISIN:** CZ0008477569
- 2.4. Website:** www.woodis.cz
- 2.5. For further information:** (+420) 222 096 111 or e-mail: fondy@wood.cz
- 2.6. Competent supervisory authority:** The Czech National Bank (Na Příkopě 28, 115 03 Praha 1, www.cnb.cz) is responsible for the supervision of WOOD & Company Realitní – otevřený podílový fond, WOOD & Company investiční společnost, a.s. in relation to key information.
- 2.7. Date of this document / date of last modification:** October 31 2025zm

3. WHAT IS THIS PRODUCT?

3.1. Type

An open-ended mutual fund, specifically a special collective investment fund, which is classified as a global special real estate fund according to the AKAT ČR fund classification methodology.

3.2. Duration

The Fund is established for an indefinite period and there is no maturity date. An investment in the Fund cannot be automatically terminated under any circumstances.

The contract for the issue and redemption of investment shares may be terminated by agreement of the parties or by unilateral termination with one month's notice by the investor or by the Fund, with or without giving any reason. The rights of the investor incorporated in the investment shares continue after the termination of the contractual relationship, in particular the right to redeem the investment shares.

3.3. Objectives

The Fund's objective is to increase the value of the Fund's units over the long term through an investment strategy focused on direct or indirect investments in real estate or real estate development, including residential units and non-residential premises, participation in real estate companies, providing loans to real estate companies, and other complementary investments. The Fund invests in Central and Eastern Europe, particularly in the Czech Republic, Poland, and Slovakia, with the possibility of investing throughout the European Union. The Fund is actively managed.

The Fund does not track or replicate a specific index or indicator, and the Fund's performance is not compared to any benchmark. The fund pursues an absolute return strategy and the fund's returns are reinvested. The fund may use repurchase agreements and derivatives solely for the purpose of reducing risk, reducing costs, or generating additional returns for the fund.

The return on invested funds is not guaranteed and depends on the prices of underlying assets, which are influenced in particular by developments in global financial markets and the economic environment. In view of this risk profile, the recommended holding period for the investment is at least 5 years. Units are issued and redeemed once a month at the current value determined in accordance with the fund's statutes.

The Fund issues a class of share certificates denominated in euros (EUR class) and a class of share certificates denominated in Czech korunas (CZK class). Currency risk is actively managed with the aim of maximizing returns in euros.

3.4. Intended investor

The fund is intended for investors with at least basic knowledge and experience in the field of investing who are prepared to bear the risk of a temporary period of negative development in the value of the share certificate and, where applicable, potential losses from the investment. Therefore, the recommended holding period for the investment is 5 years. Investments in the fund should not constitute a significant portion of an investor's portfolio, which should be sufficiently diversified across investment instruments with different types of returns, risks, and liquidity.

3.5. Further information

The Depositary of the Fund is UniCredit Bank Czech Republic and Slovakia, a.s., with its registered office at Želetavská 1525/1, Praha 4 - Michle, Postal Code 140 92, ID No. 649 48 242, registered in the Commercial Register managed by the Municipal Court in Prague, File No. B, Insert 3608 (the “Depositary”).

The current version of the Fund's Statutes and the latest published annual report of the Company are available on the website www.woodis.cz and each subscriber of share certificates may obtain them free of charge at the Company's registered office or in electronic form sending a request to fondy@wood.cz, in Czech and English.

4. WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

4.1. Risk indicator



The risk indicator assumes that you will hold the product for 5 years. The actual risk may vary significantly if you cash in the Product at an early stage, and you may get back less money.

The aggregate risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely you are to lose money as a result of the markets or because we are unable to pay you. We have ranked this product as Class 3 out of 7, which is which is a moderately low risk class. This values the potential loss of future performance at a high level and it is very likely that our ability to pay you will be affected by adverse market conditions.

In practice, the risk associated with an investment varies significantly depending on the holding period (length of investment). If the investment horizon is not met, the actual risk may be significantly higher, and you may receive significantly less back if you terminate the investment prematurely.

More information about early termination and the recommended holding period for the investment can be found below. Please also note that the value of the investment may fall or rise over time and that the return on investment is not guaranteed. In extreme cases, the maximum loss may be the entire amount invested.

Be aware of currency risk. You will receive payments in different currencies, so the final return you receive will depend on the exchange rate between the two currencies involved. This risk is not taken into account in the above indicator. The Fund does not involve any material liquidity risk.

There is no significant risk associated with investing in euro-denominated units (EUR class) compared to investing in Czech koruna-denominated units (CZK class).

Other risks that investors take when investing in this fund and which are not reflected in the SRI indicator include: operational, liquidity, settlement, and risks associated with property valuation based on expert opinions.

4.2. Performance scenarios

These figures do not consider your personal tax situation which may also affect how much you get back, the risk associated with debt financing, the risk of exiting/selling the project.

What you get out of this product depends on the future performance of the market. Future market developments are uncertain and cannot be predicted with accuracy. These scenarios are examples based on past performance and certain assumptions. Markets may develop very differently in the future.

The stress scenario shows what you could recover under extreme market conditions.

Recommended holding time:		5 years	
Examples of investment:		EUR 10 000	
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	Minimum yield is not guaranteed. You could lose some or all of your investment.		
Stress scenario	How much you could get back after costs	EUR 7 880	EUR 7 890
	<i>Average returns each year</i>	-21,20 %	-4,63 %
Adverse scenario	How much you could get back after costs	EUR 9 700	EUR 10 050
	<i>Average returns each year</i>	-3,00 %	0,10 %
Moderate scenario	How much you could get back after costs	EUR 10 040	EUR 11 450
	<i>Average returns each year</i>	0,40 %	2,75 %
Favorable scenario	How much you could get back after costs	EUR 10 540	EUR 12 010
	<i>Average returns each year</i>	5,40 %	3,73 %

- The unfavorable scenario occurred for investments between 01/2024 a 01/2025.
- The moderate scenario occurred for investments between 07/2017 a 07/2022.
- The favorable scenario occurred for investments between 11/2017 a 11/2022.

5. WHAT HAPPENS IF WOOD & COMPANY INVESTIČNÍ SPOLEČNOST, A.S. IS UNABLE TO PAY OUT?

Cash and property accounts are established and maintained by the Depositary on behalf of the Fund and are separate from the assets of the Company and the Depositary. Therefore, any insolvency of the Company as product creator or the Depositary will not affect the value of the investment.

The return on the investment in the Fund, its part or the return on investment is not guaranteed in any way. No guarantees are provided by third parties for the protection of investors.

6. WHAT ARE THE COSTS?

The person selling or advising you about the product may charge you different costs. If this is the case, this person will provide you with information about these costs and how they affect your investment.

6.1. Cost in time

The tables show the amounts that cover different types of costs from your investment. These amounts depend on the amount of your investment; the length of time you hold the product and the performance of the product. The amounts shown in this table are examples based on a sample investment amount and different possible investment periods.

We assumed that:

- in the first year, you would get back the amount you invested (0% annual return); for the other holding periods, we have assumed the performance of the product under a moderate scenario,
- EUR 10 000 per year is invested.

Scenarios	If you exit the investment after 1 year	If you make a divestment after 5 years
Total costs	EUR 617	EUR 2 271
Reduction in yield ("RIY") per year	6,17 %	4,54 %

(*) This figure shows how the costs reduce your return each year over the holding period. For example, it shows that if you exit the investment within the recommended holding period, your expected average annual return will be 7.3% before deducting expenses and 2.8 % after deducting expenses.

These figures include the maximum distribution fee that the person selling the product to you can charge of 3% of the invested. The actual amount of the distribution fee will be communicated to you by that person.

6.2 Composition of costs

One-off costs on entry or exit		If you terminate your investment after one year
Cost of entry	3% of the amount you pay when you enter the investment. The figure is based on the maximum entry fee, the actual amount is determined by the product distributor.	EUR 291
Cost of output	0% of the amount you pay when exiting the investment.	EUR 0
Ongoing costs charged each year		
Management fees and other administrative or operating costs	2,51 % of the value of your investment per year. This is an estimate by the Company.	EUR 5
Transaction costs	0,05 % of the value of your investment per year. This is an estimate of the costs incurred in buying and selling the underlying investments for the product. The actual amount will vary depending on the volume bought and sold.	EUR 243
Incidental costs under certain conditions		
Performance fees and capital appreciation fees	0,8 % of the value of your investment per year. The impact of the performance fee we collect on the net appreciation of your investment if the product has performed positively. This is an estimate by the Company.	EUR 78

7. HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period: 5 years

The length of the recommended horizon is related to the risk profile of the Product, where riskier assets are subject to higher market fluctuations in the short term and thus the value of the investment may be negatively affected. Adherence to the horizon significantly increases the likelihood that the appreciation of the investment will be positive.

Investors are entitled to request the redemption of fund units at any time. Upon redemption, an exit fee ranging from 0% to 10% may be charged, depending on the duration of the investment. Please note that if the recommended investment horizon is not maintained, the actual risk – as reflected by the Summary Risk Indicator (SRI)—may be higher. Consequently, failure to adhere to the investment horizon may impact the return on investment expressed by the Reduction in Yield (RIY) indicator and the performance scenarios presented above.

8. HOW CAN I COMPLAIN?

The investor has the possibility to file a complaint or claim in the following ways:

- by e-mail to fondy@wood.cz;
- by phone at +420 222 096 111;
- by post to the Company's registered office: WOOD & Company investiční společnost, a.s., Palladium, náměstí Republiky 1079/1a 110 00 Praha 1;
- in person at the Company's registered office.

The procedure for submitting customer complaints and claims, as well as the procedure for handling them, is regulated in the Complaints Procedure, available on the website of the Company www.woodis.cz and on request at the email address fondy@wood.cz or at the Company's registered office.

The investor is entitled to file a complaint about the Company's conduct with the supervisory authority, i.e. the Czech National Bank, Na Příkopě 28, 115 03 Prague 1, or to contact the Financial Arbitrator or the competent court.

9. OTHER RELEVANT INFORMATION

Documents to which the investor (client) is entitled by law: contractual materials, the Fund's Articles of Association, the Key Information Document.

Documents/information available beyond the law that are available to the investor - can be obtained on request: any other information that relates to your contract.

Additional information can be obtained in person at the Fund's headquarters, by phone or in writing via the contact details listed in the Basic Product Information section.

This Key Information Document has been prepared pursuant to Regulation (EU) No 1286/2014/EU of the European Parliament and of the Council and will be updated and reviewed at least every 12 months. The latest version of the Key Information Document can be found on the Fund's website.

Past performance is no guarantee of future results.