Essential information for investors

This document will provide you with essential information about an investment in the *Main fund*. This is no marketing material; the information provided is prescribed by law and is meant to give you a better insight into the risks the fund runs with regard to its investments. As a professional football player or cyclist, you are obliged to invest in this fund. Therefore, we advise you to read this information carefully so that you are fully informed about the investment policy of this fund.

CFK Main fund

The fund is managed by the Stichting CFK

Objective and investment policy

The objective of the investment policy is to attain a yearly return on investment that is higher than the average interest rate on a savings account of one of the large Dutch banks.

The objective can be defined as follows::

1-month euribor + 2.5%

The largest part of the portfolio is invested in cash (savings accounts, deposits, liquidity funds) and government bonds. The government bonds, both nominal and inflation-linked, are issued by euro countries with a (strong) minimal credit rating of AA- or Aa3. Covered bonds with the same minimal rating can be included as well.

A part of the aforementioned government bonds portfolio can, alternatively, be invested in bonds issued by non-euro countries governments with the same minimal credit rating as long as currency risks are hedged.

A smaller part of the portfolio consists of government bonds with a credit rating lower than AA- or Aa3, government bonds of emerging markets, covered loans, corporate loans, residential mortage loans, equity, listed and unlisted real estate, commodities and hedge funds.

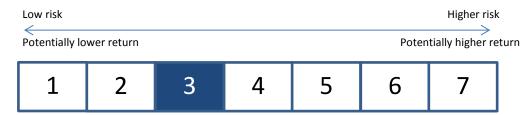
The corporate loans invested in can be divided in 'credits' (investment grade credit quality) and 'high yield' (lower credit quality).

Derivatives such as futures and swaps can be used for specific purposes.

The government bonds (excluding those issued by emerging markets) are invested in on a line-by-line basis. Investment funds are used for all other categories. The Main fund holds savings accounts and deposits with banks.

Dividends received by the fund are reinvested.

Risk and return profile



There is no guarantee that the risk profile shown will stay unchanged. The risk profile may be subject to change in the future. The lowest risk profile is not risk-free.

The fund is placed in risk profile 3 on the basis of the (investment) risk policy of the fund to strive for an average portfolio volatility of 3%.

The following risks are of essential importance to this fund and are not described adequately by the indicator:

- 1. The risk that the portfolio investments will not generate the targeted return as a result of a wrong asset allocation (price risk).
- 2. The risk that a counterparty will not fulfill its contractual or other commitments whether or not as a result of restrictions that apply to foreign payments (credit risk).
- 3. The risk of losses as a result of failing internal procedures, people and systems, or as a result of external events. Legal risks are classified under operational risks as well. (Operational risk).

For a complete oversight of all risks of this fund, we refer to the relevant paragraph in the prospectus.

Costs

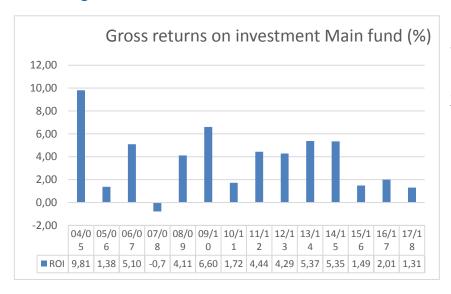
The costs that are charged to the investor are used to cover the operational and asset management costs of the fund. The costs diminish the potential growth of the investment.

One-off costs charged before or after yo	ur investment
Entry fee	N.A.
Exit fee	N.A.
(Running) costs charged to the fund duri	ng each year
Running costs	0.53%
Costs charged to the fund in specific circ	umstances
Performance related fee	N.A.

The running costs are based on the reported costs in the accounting year 2017/2018 that ended on 30 June 2018, excluding the extraordinary income reported. This running costs can vary from year to year.

We refer to the relevant paragraph of the *prospectus* for more information, available on www.cfk.nl

Historical gross returns on investment



Currency: Euro (€)

Year of inception: 1972

Historical returns on investment offer no guarantee for the future. The returns are gross returns, before running costs.

Practical information

- The depositary of the fund, as referred to in the AIFM directive, is Kas Trust & Depositary Services B.V.
- The prospectus and (semi) annual accounts are available in Dutch without charge on www.cfk.nl.
- On this website you will find the most recent information and net asset value from the fund.
- Dutch fiscal legislation can influence the personal tax situation of the investor.
- Stichting CFK can only be held liable based on statements of this document which are misleading, incorrect, or not compliant with the relevant part of the *prospectus* of the fund.

This fund has been granted an authorization and is supervised by the Dutch supervisory authorities, *Autoriteit Financiële Markten*. This essential information for investors is correct on 1 July 2018.