

## Key investor information document

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

# FIM Euro Fund

FIM EURO GROWTH UNIT (ISIN FI0008800321)  
THE FUND IS MANAGED BY FIM ASSET MANAGEMENT LTD WHICH IS PART OF S-BANK LTD.



## Objective and investment policy

The objective of the Fund's investment activity is to earn as high a return on the invested assets as possible over the medium term through active fund management. The benchmark index is the euro-denominated Bloomberg Barclays Euro Treasury Total Return Euro Unhedged index, which depicts the performance of euro zone government bonds. The return index also includes interests paid. \*

The assets of the Fund are invested with diversification in euro-denominated interest-bearing securities, such as bonds and debt securities, issued by OECD countries, their states and other local or international public corporations. Additional information on where the Fund may invest its assets can be obtained from the fund rules. The portfolio composition is determined through a simulation of various interest rate and yield curve scenarios, taking into consideration our market views. The final investment targets are selected by examining developments in the target market and identifying changes.

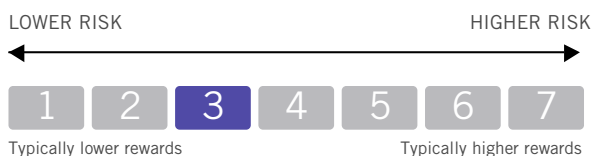
The Fund uses derivative contracts irregularly. The derivative contracts used are most commonly interest rate futures, which are used to manage interest rate risk and to take a stance on interest rate developments. The Fund does not follow the benchmark index in its investment activity, and thus its composition often differs significantly from the benchmark.

The Fund's basic currency is the euro. The Fund has only one unit class, comprising growth units. No return is paid out to the growth units. Units in the Fund may be subscribed for and redeemed on all Finnish banking days. Unitholders may redeem the units they own by notifying the fund management company of this.

\* Previously used index: the JP Morgan Government Bond Euro until 31 Jan. 2006, Bloomberg/EFFAS Euro Government Bond (tr) Index until 29 Feb. 2016 and Bloomberg Eurozone Sovereign Bond return index until 30 Sept. 2017.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 3 years.

## Risk and reward profile



The Fund's risk category is 3. This means there is a medium risk related to the value development of the fund units. The Fund's risk category has been determined based on changes in the historical performance of a fund unit (volatility) and thus may not accurately indicate the Fund's future risk level. The Fund's risk category may rise or diminish in the future, and even the lowest risk category does not mean the investment is completely free of risk. Fund investments carry the risk of negative value development.

The biggest individual factor affecting a fund unit's value in the short term is changes in general interest rate levels. Changes in the credit risk premiums paid by the issuers also affect returns from fixed income markets. FIM's fund management style, which is proactive and follows our own market vision, may have a considerable impact on the value of the Fund, especially when compared to other similar products.

The risk indicator may not fully reflect the following risks:

- The use of derivative contracts may increase the Fund's counterparty and operational risk. The use of derivatives for hedging purposes may diminish the Fund's risk and expected return. The use of derivatives for obtaining additional returns may increase the Fund's risk and expected return.
- Credit risk: uncertainty regarding the solvency of the issuers of debt instruments. Credit risk affects the value of the Fund's fixed-income investments in cases where the credit rating of the issuer changes or credit premiums in general change.

## Charges

### One-off charges taken before or after you invest

Entry charge	-
Exit charge	-

The charges stated are the maximum charges that may be charged for the Fund or in conjunction with an event. In some cases, the charges may be lower. Information about the actual charges is available at request from the fund management company.

### Charges taken from the Fund over each year

Ongoing charge	0.50 %
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The ongoing charges figure is based on expenses for the year 2020 and they comprise compensation paid to the fund management company and custodian. This figure may vary from year to year. The charges do not include performance-based fees or trading fees paid by the Fund, apart from potential subscription and redemption fees paid for buying or selling units in another fund.

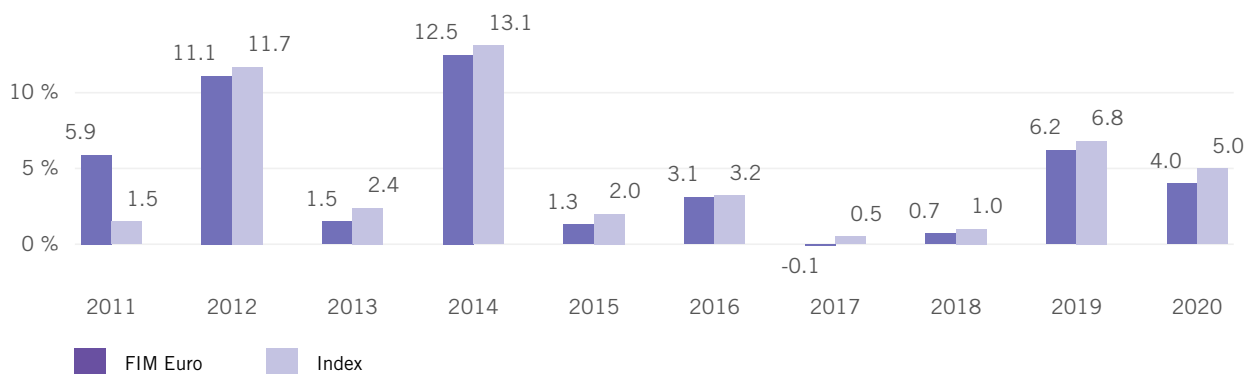
### Charges taken from the Fund under certain specific conditions

Performance fee	-
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The management/custody fee paid to the fund management company/custodian will be deducted from the value of the fund unit class/fund in conjunction with the value calculation and paid to the fund management company/custodian monthly in arrears.

The charges paid by the investor are used to pay for the costs of running the Fund, including the costs of marketing and distributing the Fund. The charges reduce the potential return of the investment.

## Past performance



The Fund began operations on 14.9.1998.

The graph shows the annual percentage changes in the value of the fund unit. The Fund's annual performance has been calculated after expenses, in euros. Subscription or redemption related fees or taxes have not been taken into account when calculating the performance.

The Fund's past performance does not guarantee future returns. The value of the investments may increase or decrease and investors may lose the invested assets in total or partly.

Previously used index: Bloomberg/EFFAS Euro Government Bond (tr) Index until 29 Feb. 2016 and Bloomberg Eurozone Sovereign Bond return index until 30 Sept. 2017.

## Practical information

Further information about the Fund can be obtained from the fund prospectus, the Fund rules, and the annual and semiannual reports of FIM Funds. These are available free of charge on the FIM website [www.fim.com](http://www.fim.com) in Finnish and in Swedish. The fund unit NAV is calculated on all Finnish banking days and published on the FIM websites.

The Fund's custodian: Skandinaviska Enskilda Banken AB (publ) Helsinki Branch.

Minimum investment in the Fund is 10 euros.

The tax legislation applied in the Fund's home state may affect the investor's personal income taxation.

Information about fund management company's remuneration policy is in the fund prospectus.

This document is a translation. If there are any discrepancies between the translation and the original Finnish document, the Finnish document will prevail.

The rules of the Fund have been confirmed on 14 January 2016 in Finland and are in force as of 1 March 2016. FIM Asset Management Ltd is authorised to operate in Finland. The Fund and the fund management company are regulated by the Finnish Financial Supervisory Authority.

FIM Asset Management Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

This key investor information document is part of the comprehensive prospectus and in force as of 12 February 2021.