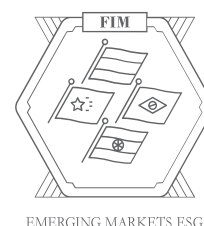


## Key investor information document

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 Emerging Markets ESG Fund

FIM EMERGING MARKETS ESG GROWTH UNIT (ISIN FIO008810148)  
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 long term through active, responsible fund management. The long-term objective is to outperform the benchmark index, which is the MSCI Daily (tr) Net Emerging Markets calculated in euros. The index describes the share performance of various, mainly large companies listed on emerging market stock exchanges. The return index also includes dividends paid by the companies.

The assets of the Fund are mainly invested in equities listed on emerging market stock exchanges. When making investment decisions, the Fund considers the companies' environmental and social effects and corporate governance. The Fund also invests in companies that, in our estimation, have the emerging markets as their key market area. As a rule, at least 80 per cent of the Fund's assets are invested in emerging market stock exchanges.

More detailed information about the investments allowed for the Fund can be found in its rules. In its investment activity, the Fund strives to use active fund management to make the most of economic and business fluctuations among the different countries and sectors. The Fund's investments are diversified carefully between different countries, but in sector allocation and individual stock picks we may take a strong stance in our investment focus.

The investment decisions are based primarily on our market and equity views at the time. Individual investments are made based on equity-specific factors and the company's sustainability ranking, taking into consideration how well the investment suits our country and sector allocation.

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.

\*) The Fund's investment policy changed 14.8.2017. The previous name of the Fund was FIM BRIC+ Fund. Previously used indices: the euro-denominated MSCI Daily (tr) Net EM BRIC until 14 Aug. 2017; a composite of the Hang Seng Composite (15%), Russian RTS (15%), MSCI India (tr) (15%), Brazil Bovespa Stock (tr) (15%) and MSCI Emerging Markets (tr) (40%) indices until 30 June 2009; a composite of the MSCI Emerging Markets (40%), Brazil Bovespa Stock (tr) (15%), Russia RTS (15%), MSCI India (15%), and Hang Seng Composite (15%) indices, calculated in euros, until 31 Dec. 2007.

More information on MSCI indexes can be found on the MSCI website ([www.msci.com](http://www.msci.com)).

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 7 years.

## Risk and reward profile



The Fund's risk category is 6. This means there is a high 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 the stock market return in the Fund's target markets, which is affected by general economic development, political events, and authority action. In the emerging markets, both liquidity and political risks may have a significant impact on the value of investments.

The Fund's performance may thus fluctuate more heavily than that of equity funds in general. FIM's fund management style, which is proactive and follows our own market vision, may also have a considerable impact on the value of the Fund, especially when compared to other similar products.

The Fund carries a currency risk as investments are primarily made in currencies other than the euro.

The risk indicator may not necessarily 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.
- For further information on risks related to securities lending, see the fund prospectus.
- Unforeseen events, such as political action or changes in legislation.

## Charges

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

Entry charge	-
Exit charge	-

This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.

### Charges taken from the Fund over each year

Ongoing charge	1.92 %
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### Charges taken from the Fund under certain specific conditions

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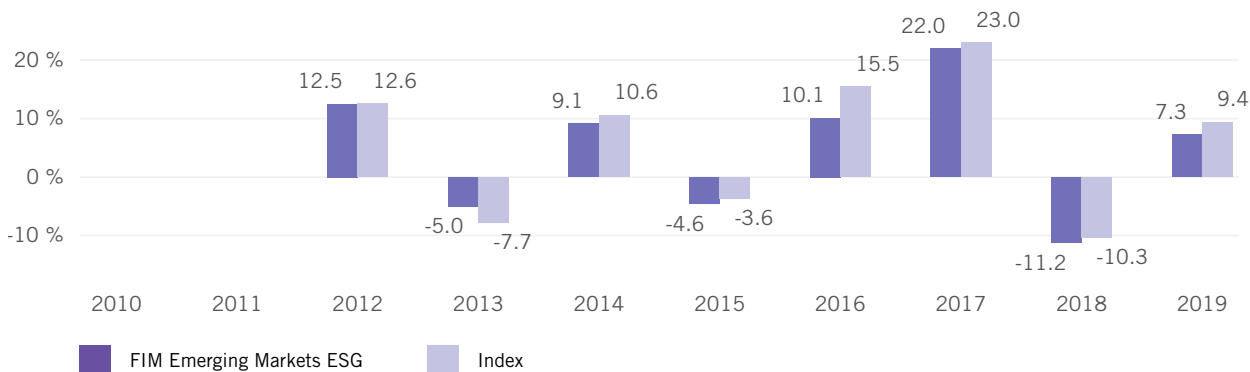
The charges paid by the investor are used to pay for the costs of running the Fund, including the costs of marketing and distributing the Fund. The charges reduce the potential return of the investment.

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.

The on-going charges figure is based on expenses for the year 2018 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.

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.

## Past performance



The Fund began operations on 7.12.2005.

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.

The Fund's investment policy changed 14.8.2017. The previous name of the Fund was FIM BRIC+ Fund.

## 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 websites, [www.fim.com](http://www.fim.com) and [www.fim.se](http://www.fim.se), 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) filial i Helsingfors.

Minimum investment in the Fund is 500 kronor.

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 30 June 2017 in Finland and are in force as of 14 August 2017. 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 10 May 2019.