

## 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 Short-Term Bond Fund

FIM SHORT-TERM BOND GROWTH UNIT (ISIN FI0008800313)  
THE FUND IS MANAGED BY FIM ASSET MANAGEMENT LTD WHICH IS PART OF S-BANK LTD.



## Objective and investment policy

The Fund is a short-term fixed income fund with active investment activities aimed at achieving optimal long-term yield by dispersing the assets in compliance with the Act on Mutual Funds and the rules of the fund. The Fund does not have a benchmark index. \*

The assets of the Fund are invested in fixed-income securities, such as bonds and debt securities. Investments denominated in currencies other than the euro are mainly hedged. The credit rating of securities and money market instruments of issuers other than those listed in the Nordic countries must be rated as Investment Grade by at least one internationally recognised rating agency. Notwithstanding this restriction, not more than 20 % of the Fund's assets may be invested in securities and money market instruments of non-Nordic issuers, which are ungraded or of a weaker credit rating. The weighted average remaining running time of the Fund's investments, measured by duration, is 15 months. Additional information on where the Fund may invest its assets can be obtained from the fund rules.

The Fund may use derivatives as part of its investment activities for hedging purposes and for enhancing its asset management. As a rule, they are used for hedging against exchange rate and interest rate risks.

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 Index 6 Month money market index until 28 Feb. 2011, Bloomberg Euro Cash Index Libor Tr 1 Month -Index until 16.6.2017 and JP Morgan Cash Index 1M until 19.1.2019.

The Fund's investment policy changed on 01.05.2017. The Fund used to be a money market fund. The previous name of the Fund was FIM Likvid.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 2 years.

## Risk and reward profile



Tuotteen riskiluokaksi on asteikolla 1–7 määritetty 2, joka on matala riskiluokka. Riski tuotteen arvovaihteluun ja todennäköisyys sille, että tuotteen arvo laskee, on matala.

The biggest individual factors affecting a fund unit's value in the short term are changes in general interest rate levels or in the risk premiums paid by issuers.

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	-

### Charges taken from the Fund over each year

Ongoing charge	0.15 %
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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.

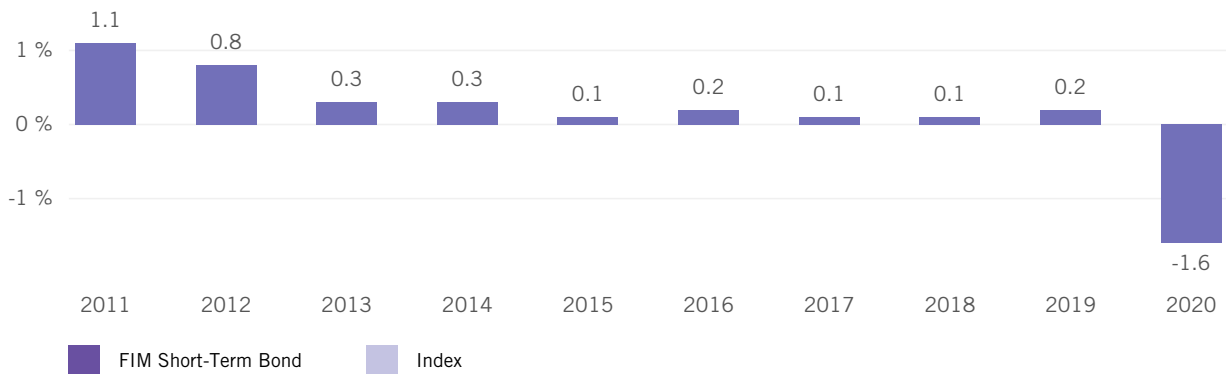
The charges stated are the maximum charges that may be charged for the Fund or in conjunction with an event. In some cases, the charges may be lower. Information about the actual charges is available at request from the fund management company.

The 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.

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.

A temporary lower management fee will be applied to the Fund in 2013–2019.

## Past performance



The Fund began operations on 3.11.1997.

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 on 01.03.2019.

## 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 18 January 2019 in Finland and are in force as of 1 March 2019. 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.