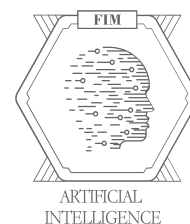


Key investor information document

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 Artificial Intelligence Fund

FIM ARTIFICIAL INTELLIGENCE C GROWTH UNIT (ISIN FI4000292230)
THE FUND IS MANAGED BY FIM ASSET MANAGEMENT LTD WHICH IS PART OF S-BANK LTD.



Objective and investment policy

The aim 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 fund management. The benchmark index is the MSCI World Net Return Index calculated in euros. The Fund does not follow the benchmark index in its investment activities, so its performance and investments may differ significantly from the benchmark.

Its assets are invested in shares listed on stock exchanges in developed countries globally. Its shares are selected using artificial intelligence (AI), which chooses the investments based on the companies' economic fundamentals. The Fund's asset management has been outsourced to the German company Acatis Investment GmbH. More detailed information about the investments allowed for the Fund can be found in its rules.

The Fund seldom uses derivatives, but it may use them to hedge the value of its investments, improve its performance, adjust its investment rate and increase the efficiency of its liquidity management. As a rule, derivatives are not used to hedge against currency risk.

The Fund's basic currency is the euro. The Fund has two unit classes, 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.

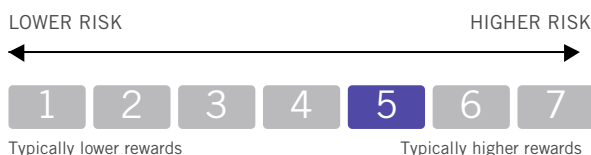
The Fund's investment policy changed on 20 November 2017. The Fund previously invested in Nordic shares. Its former name was FIM Nordic Fund.

*) Previously used indices: MSCI Nordic (tr) index until 19 November 2017; the DJS Nordic 30 (tr) return index until 30 June 2009.

More information on MSCI indexes can be found on the MSCI website (www.msci.com).

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 6 years.

Risk and reward profile



The Fund's risk category is 5. 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 the general stock market development. The Fund carries a currency risk as investments are made also in currencies other than the euro.

☒ 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.

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	0.85 %
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Charges taken from the Fund under certain specific conditions

Performance fee	max. 25 %
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of the positive return on the Fund to the extent that it exceeds the benchmark index (MSCI World), plus 3%, calculated after the management fee and expenses have been deducted. More information about the performance-based fee is available in the Fund's rules and prospectus.

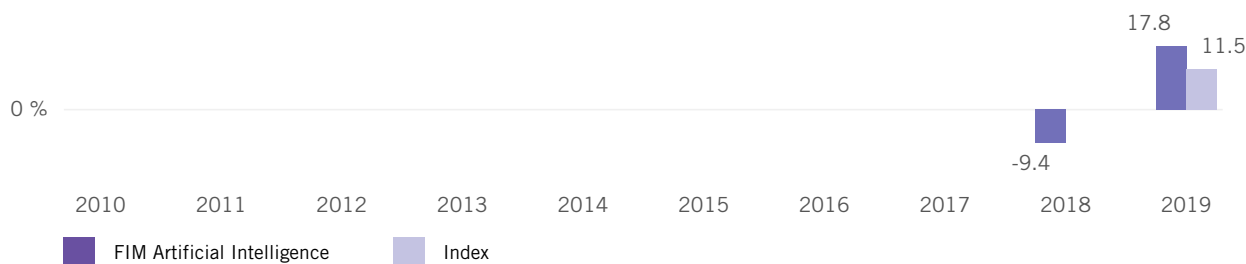
The charges paid by the investor are used to pay for the costs of running the Fund, including the costs of marketing and distributing the Fund. The charges reduce the potential return of the investment.

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 20.11.2017.

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.

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 and 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, Helsinki Branch.

Minimum investment in the Fund is 500 000 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 4 January 2018 in Finland and are in force as of 10 February 2018. 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.