

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 Asset Management 30

GROWTH UNIT (ISIN FI0008810122)
YIELD UNIT (ISIN FI0008810114)
THIS IS FUND UNIT CLASS OF S-SAVINGSFUND CAUTIOUS FUND.
THE FUND IS MANAGED BY FIM ASSET MANAGEMENT LTD WHICH IS PART OF S-BANK LTD.



ASSET MANAGEMENT 30

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 fund management. The aim is to outperform the benchmark index, which is a composite of the following indices:

Equity indices (30 %):

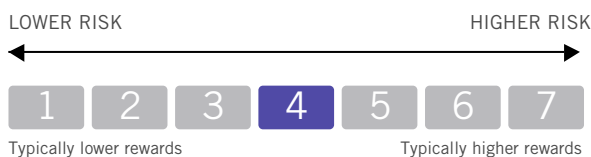
- MSCI USA EUR (15,6 %),
- MSCI Europe EUR (6,0 %),
- MSCI Emerging Markets Daily EUR (4,5 %),
- OMX Helsinki Benchmark CAP (2,4 %),
- MSCI Japan EUR (1,5 %),

Debt market indices (70 %):

- J.P. Morgan Cash Euro Currency 1 Month (10,5 %),
- Bloomberg Barclays Euro Aggregate Treasury Value Unhedged EUR (21,0 %),
- Bloomberg Barclays Aggregate Corporate Value Unhedged EUR (14,0 %),
- 50 % Bloomberg Barclays Emerging Markets Sovereign Unhedged EUR & 50 % Bloomberg Barclays EM Local Currency Government 10 % Country Capped Unhedged EUR (14,0 %) -total return indices and
- ICE BofAML European Currency Developed Markets High Yield Constrained -index calculated in Euro (10,5 %).

The benchmark index depicts the performance of the stocks of mainly large companies operating globally in both emerging and developed markets and the return of the 1-month eurozone Euribor rate. The return index also includes dividends paid by the companies and interests paid.

Risk and reward profile



The Fund's risk category is 4. 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 general stock market development, but also changes in general interest rate levels or the credit risk premiums paid by issuers may have a marked impact on the Fund's value.

The assets of the Fund are invested primarily in mutual funds managed by FIM as well as in units in other mutual funds and UCITS so that, depending on the market situation, at maximum 60% of the Fund's assets is invested in funds that invest in the stock markets globally and at minimum 40% of the Fund's assets in funds that invest in the fixed-income markets. The investment decisions are based on our market and equity views. Under normal circumstances approximately 30% of the Fund's assets is invested in funds that invest in the stock markets.

The Fund uses derivatives irregularly depending on the market situation. The derivatives used are most commonly index futures, which are used to improve liquidity management and to manage exposure. 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 two unit classes. The A units consist of both growth and yield units. The Annual General Meeting of the fund management company decides on the return paid to the yield units and its payment. The S units comprise only 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.

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 2 years.

The Fund invests in funds that invest in the emerging markets, where political risks may have a significant impact on investment returns.

The Fund carries a currency risk as the target funds also make investments 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.
— 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	0.82 %
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Charges taken from the Fund under certain specific conditions

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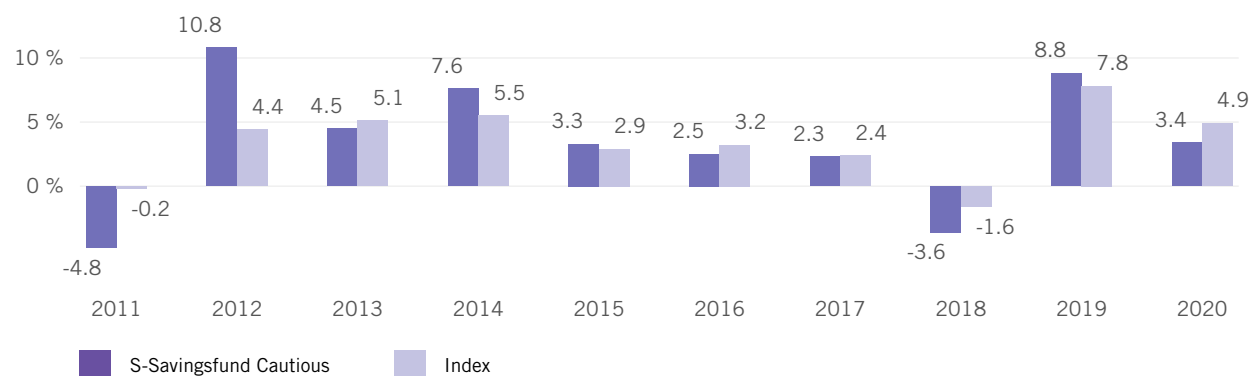
The charges paid by the investor are used to pay for the costs of running the Fund, including the costs of marketing and distributing the Fund. The charges reduce the potential return of the investment.

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.

No management fee will be charged for the fund. However, normal management and custody fees will be charged for the funds in which the fund invests in.

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.

Previously used indices: a composite of the MSCI AC World (tr) (30%) and JP Morgan Cash Index 1M (70%) until 31 October 2019; a composite of the MSCI AC World (30%) and Bloomberg Euro Cash Index Libor Tr 1 Month (70%) indices until 16 June 2017; a composite of the MSCI AC World (30%) and JP Morgan Cash 6 Month (70%) indices until 30 April 2011.

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 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 5 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 12 February 2021.