

# Key Investor Information

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 to understand the nature and the risk of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## SPP Generation 40-tal

ISIN: SE0001095845

## Storebrand Fonder AB

Org. Nr: 556397-8922

A subsidiary of Storebrand Asset Management AS

## Objectives and Investment Policy

**Objective:** The fund's objective is to generate a long-term return that exceeds the return in the markets to which the fund is exposed, defined as the fund's benchmark index, with a high level of risk diversification.

**Investment strategy:** SPP Generation 40-tal is a sustainable, actively managed multi asset fund. The fund is also a generation fund and is aimed at those of you who have already retired. The fund will gradually reduce the risk over time and from 2020 onwards, the fixed income allocation in the fund will normally be at 80 percent. The fund invests in both equities and interest-bearing securities and investments are made in Sweden as well as globally. The equity part of the fund is managed close to the benchmark and the fixed income part is actively managed. Through analysis and selection, the manager takes active investment decisions and allocates the fund's exposure between different asset classes and regions.

The fund follows our standard for sustainable investments, which means, among other things, that we refrain from investing in companies that are in breach of international standards and conventions. These include human rights, labour law and international law, corruption and financial crime, serious climate and environmental damage, and controversial weapons (land

mines, cluster bombs and nuclear weapons). We also exclude companies where more than 5 per cent of net sales come from the production and/or distribution of fossil fuels, tobacco, weapons, alcohol, gambling, pornography, cannabis or companies with large fossil reserves.

Up to 10% of the net asset value of the Fund may also be placed in deposits with credit institutions. To protect the value of the Fund or to save costs, we may use derivatives as a complement.

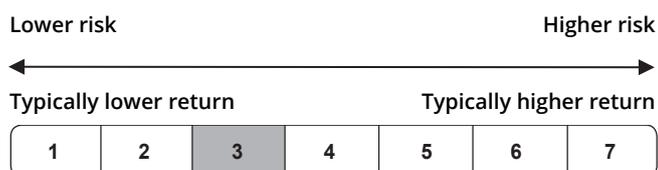
The Fund does not pay out dividends. Instead, all revenue is reinvested in the Fund

Normally, Funds units may be subscribed or redeemed on any Swedish banking day

**Benchmark index:** OMRX Treasury Bond 1-3 y Index 32,0%, OMRX Treasury Bond 3-5 y Index 16,0%, OMRX Treasury Bond 5- y Index 8,0%, OMRX Mortgage Bond All Index 24,0%, OMXS30 Index return 7,0%, MSCI Emerging Markets Index net return 1,3%, MSCI World Index net return 11,7%.

**Recommendation:** This Fund may not be suitable for investors who plan to withdraw their money within five years.

## Risk and Reward Profile



**The Risk and Reward Indicator** illustrates the link between risk and potential returns from an investment in the fund. The indicator is based on the change in the fund's value over the past 5 years.

This Fund is part of category 3, which means a low risk of upward and downward fluctuation in the net asset value. Category 1 does not mean that the fund is risk-free. The fund's risk indicator can change both upwards and downwards on the scale over time, as the indicator is based on historical data that does not guarantee future risk/returns.

The fund invests in both the equity and fixed income markets. The stock market is generally characterized by a high risk while the fixed income market of a lower risk. The closer to retirement, the more the fund will have a larger share of the fixed income market. It means the risk of losses in the fund decreases over time.

The following risks may not be fully reflected in the indicator but may affect the value of the Fund:

**Liquidity risk:** This occurs when a part of the Fund's assets is difficult to sell at a specified time or at a reasonable price.

**Currency risk:** If the fund invests in securities in foreign currency the value in Swedish kronor is affected when the exchange rate changes. Weakened a foreign currency against the Swedish krona reduces the value of holdings purchased in that currency in the fund.

**Credit risk:** If an issuer cannot pay interest and the nominal amount in time, the bond may lose all or a significant part of its value.

You can find more information about risks in the Prospectus, which is available from [www.storebrandfonder.se](http://www.storebrandfonder.se).

## Charges

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

Entry charge **None**

Exit charge **None**

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

### Charges taken from the fund over a year:

Ongoing charge **0,41 %**

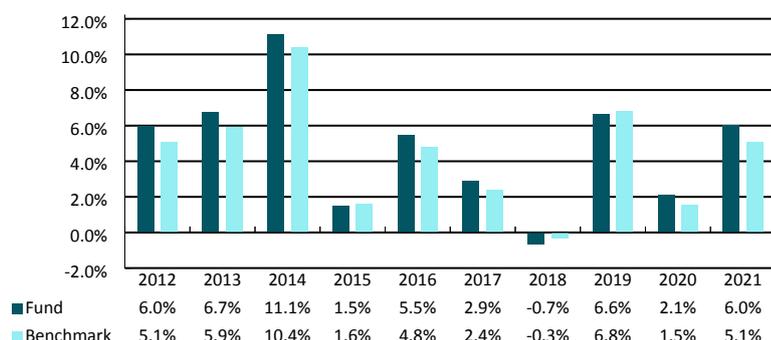
### Charges taken from the fund under certain specific conditions:

Performance fee **None**

The charges constitute payment for the Fund's costs, including marketing and distribution. These reduce the Fund's potential growth. The ongoing charges is based on the previous calendar year. The ongoing charges includes the fee payable to the fund management company, as well as the costs of the custodian bank and supervisory authority. The fee may vary slightly from year to year. Investments in funds managed by the Storebrand Group, the fund is fully compensated by the fund company for management fees in the underlying funds. When the fund lends securities for the purpose of creating a better return, 80% of the income goes to the fund and 20% goes to the agent. As the lending of securities does not create increased costs for the fund, the remuneration to the agent has not been included in ongoing charges.

For more information about fees, please refer to the Fund's Prospectus.

## Past Performance



Benchmark index: OMRX Treasury Bond 1-3 y Index 32,0%, OMRX Treasury Bond 3-5 y Index 16,0%, OMRX Treasury Bond 5- y Index 8,0%, OMRX Mortgage Bond All Index 24,0%, OMXS30 Index return 7,0%, MSCI Emerging Markets Index net return 1,3%, MSCI World Index net return 11,7%.

The diagram shows the historical development in Swedish krona.

The return for all the years is calculated with a deduction for the ongoing charges and with dividends reinvested in the Fund. Inflation is not taken into account.

Previous years' results are no guarantee of future performance.

Fund launched 1996-01-12.

## Practical Information

Further information about the Fund can be found in the Prospectus, latest semi-annual and annual report. These are available free of charge from our website.

**Home page:** [www.storebrandfonder.se](http://www.storebrandfonder.se)

**Telephone number:** +46 (0)8 614 24 50

**Depository:** J.P Morgan SE, Stockholm Bankfilial, 516406-1110.

**Price Information:** The latest net asset value is published daily at [www.storebrandfonder.se](http://www.storebrandfonder.se) as well as in selected newspapers.

**Authorisation:** This Fund is authorised in Sweden and regulated by the Swedish Financial Supervisory Authority.

**Publication** This key investor information is accurate as of 2022-06-07.

**Tax legislations:** Tax legislations applicable in the Fund's country of authorisation may have an impact on your personal tax position.

For more information about minimum investment amounts and monthly saving, see [www.storebrandfonder.se](http://www.storebrandfonder.se).

Details of the fund management company's remuneration can be found at [www.storebrandfonder.se](http://www.storebrandfonder.se). A paper copy of this information is also available free of charge on request.

Storebrand Fonder AB may be held liable only if a claim in this document is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.