

## KEY INVESTOR INFORMATION



This document provides you with key 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 the fund. You are advised to read it so you can make an informed decision about whether to invest.

### SWEDBANK Pension Fund V100 index (limited redemption) (the Fund)

Unit class: one type without nominal value  
ISIN code: EE3600109484

Management Company: Swedbank Investeerimisfondid AS, subsidiary of Swedbank Robur AB.

## OBJECTIVES AND INVESTMENT POLICY

The Fund is a voluntary pension fund. Its main purpose is to provide the Funds' unit holders with additional income in addition to the state pension after reaching the retirement age. The investment objective of the Fund is to achieve a maximum long-term growth of the value of the assets of the Fund.

The Fund is established as an investment fund with so called passive investment policy, which means that the assets of the Fund are predominantly invested in other investment funds tracking global equity indices of developed countries. Up to 100% of the Fund's assets may be invested in instruments with equity risk, and the Management Company shall not react to changes in the composition of such indices. The investment of the assets of the Fund shall take into consideration the ESG (*environmental, social, governance*) factors or principles of other fields of responsible and sustainable policy (environment, climate, working conditions, company management, etc.)

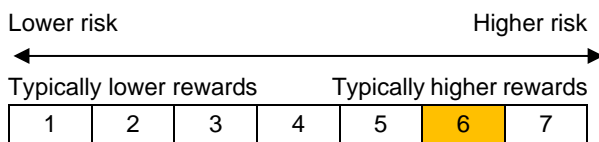
The Funds' assets are, *inter alia*, invested through other investment funds.

The Fund may conclude transactions with derivative instruments for the purpose of achieving the investment objectives of the Fund and hedging the risk arising from fluctuation of prices of securities in the assets of the Fund.

The Fund does not allow for discretionary choices for investors in regards to the particular investments. The proceeds from the investments of the Fund are kept by the Fund and reinvested.

Recommendation: the Fund should be opted for a longer-term investment period (at least 10 years) and taken into consideration, that the units of the Fund may only be redeemed once the investor has reached the age of 55, has no work ability or if the Fund is in liquidation (the conditions for the redemption of the Units and payments made from the Fund are described in more detail in "Redemption of Units" part of the Prospectus). Therefore, the Fund is more suitable for investors who do not need any disbursements from the Fund in the near future or for an experienced investor for portfolio diversification.

## RISK AND REWARD PROFILE



The synthetic indicator shows the correlation between risk and potential reward. The categories specified in the risk scale are based on the fluctuation of the value of the Fund's assets during the last five years. In this respect, category 1 does not mean a risk-free investment.

The Fund belongs to category 6, i.e. it involves high risk. This means that the Fund is sensitive towards the decline or growth of the value of the assets.

The Fund may incline on the scale both towards the left and the right over time. This happens due to the fact that the scale is based on historical data which is not a guarantee for future risk/reward.

The Fund applies a passive investment policy, i.e. the assets of the Fund are invested in investment funds tracking global equity indices which may in the end lead to a higher level of fees – risk of investing in funds.

The Fund invests up to 100% of its assets in equities, equity funds, and other equity-like instruments, therefore the Management Company consider **equity risk**, as well as **market concentration risk** and **market liquidity risk** to be higher than usual in regards to the Fund.

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## CHARGES

One-off charges taken before or after you invest

<b>Entry charge</b>	0%
<b>Exit charge</b>	0%

Charges taken from the fund over a year.

<b>Ongoing charge</b>	0.29%
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Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	none
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The ongoing charges figure is an estimate figure, based on the current management fee. Due to the reimbursement of the other expenses (i.e. excluding brokerage fees) to the Fund, the figure based solely on ex-post calculation of the ongoing charge is not reliable. The annual report of the Fund for each financial year will include details on exact charges made.

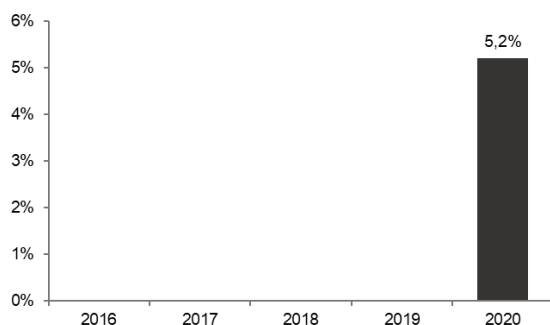
The ongoing charge includes, *inter alia*, the management fee and other fees, charges and expenses related to the management of the Fund as specified in the rules or the prospectus of the Fund.

The charges cover the Fund's management expenses, including the Fund's marketing and distributing costs. These charges reduce the potential growth of the investment.

For additional information regarding the charges please see Section "Fees and Expenses Related to Funds" from the prospectus.

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## PAST PERFORMANCE



The Fund's performance is calculated after the deduction of ongoing charges.

The performance is calculated in euros.

Past performance is not a guarantee for future performance.

The Fund is established on 9 November 2018.

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## PRACTICAL INFORMATION

Additional information about the Fund is included in the prospectus, rules and annual report, which are available on the Management Company's homepage and at the office of the Management Company as free copies in Estonian language.

**Management Company's homepage:**

[www.swedbank.ee/fondid](http://www.swedbank.ee/fondid)

**Phone:** (+372) 613 1606

**Depositary:** Swedbank AS

**Taxes:** Investor's contributions to the Fund (supplementary funded pension contributions) may be deducted from the taxable income of the investor in an amount not exceeding 15% of their total taxable income, and not exceeding EUR 6,000 per taxable period. Payments from the Fund may be taxed with the current tax rate. The changes in the tax legislation may have an impact on the taxation of an investor.

For additional information (team, distributors, contact details of the Management Company and other practical information), please visit the Management Company's homepage.

**Net asset value (NAV):** NAV is calculated daily and published on the Management company's homepage.

Description of the Management company's remuneration policy, including information regarding the principles of calculating and persons responsible for determining the remuneration, is available at the Management company's homepage. The description of the remuneration policy in form of a paper copy is made available to the investors at the registered office of the Management Company upon request.

An investor has the right to sell their units back to the Management Company once the investor has reached the age of 55, has no work ability or if the Fund is in liquidation. The investor has right to receive payments with reduced income tax rate after attaining the age specified in the law if at least 5 years have passed from the initial purchase of the units of the Fund. For additional information regarding the transactions with the units of the Fund, redemption of the units and payment options, please see Section "Transactions with the Units" from the prospectus.

Swedbank Investeerimisfondid AS 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

The Fund is authorised in Estonia and regulated by the Estonian Financial Supervision Authority.  
This key investor information is accurate as at 01.09.2021.