

## 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 CONSERVATIVE (the Fund)

Unit class: one type without nominal value  
ISIN code: EE3600019733

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

## OBJECTIVES AND INVESTMENT POLICY

The Fund is a mandatory 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 stable long-term growth of the value of the assets of the Fund through the hedging of risks.

At least 80% of the Fund's assets are invested in bonds, money market instruments, deposits at credit institutions, and other assets permitted by legislation, and in units or equities of funds whose assets are invested mainly in the aforementioned assets. The rest of the Fund's assets may be invested in equities, immovable and other assets permitted by legislation.

Upon investment of the assets, the Fund has not specialised by sectors of economy, regions or countries. The reciprocal proportions of the specific type of assets, the type of the issuer, the region or

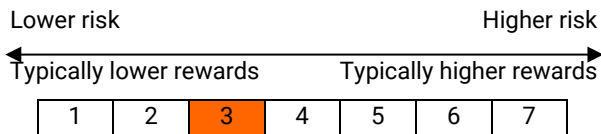
the sector of economy shall be determined by the management company in the course of everyday management.

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: Allowance should be made also for a short investment period (under 3 years), the Fund may be chosen by elderly people who wish to preserve the already accumulated money or who soon reaches the payment phase.

## RISK AND REWARD PROFILE



The synthetic indicator shows the relationship 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 3, i.e. it involves lower than average risk. This means that the Fund has

lower than average sensitivity 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 invests at least 80% of its assets in bonds, and therefore higher **interest** and **credit risk** is characteristic of this Fund, if the issuer of a bond fails to perform its debt obligations in due time (**including early redemption risk**) or completely.

## CHARGES

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

Entry charge	0 %
Exit charge	0 %

### Charges taken from the fund over a year

Ongoing charges	0.56%
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### Charges taken from the fund under certain specific conditions

Performance fee	None
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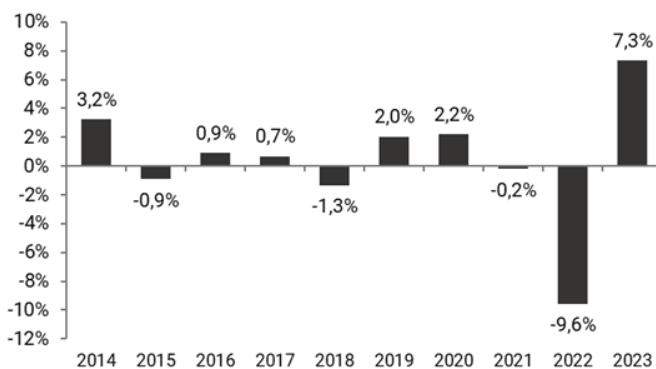
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

The ongoing charge is based on the costs of 2023 and may differ over the years. The ongoing charge includes, inter alia, the management fee, the transfer fees and service charges directly related to transactions performed for the account of the Fund, the ongoing charges of the funds into which the Fund invests (which may in some cases be estimations), 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.

**The Fund's asset turnover ratio is 0,56.**

## 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 26 April 2002.

## 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 (mandatory funded pension contributions) are deducted from taxable income of the investor. Payments from the Fund to the investor, their successors or other persons specified in the law are 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.

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.

The units of the Fund are redeemed, and an investor is entitled to receive payments from the Fund (mandatory funded pension disbursements) when he/she has reached the age stipulated in legislation or he/she fulfils other conditions stipulated in the legislation. Payments are made on the basis of a pension contract or directly from the Fund – as a funded pension or as a one-off payment. An investor who is not yet entitled to mandatory funded pension disbursements also has the right to demand payment from the Fund if the conditions stipulated in the legislation are fulfilled. 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.

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

The Fund is authorised in Estonia and regulated by the Estonian Financial Supervision Authority. **This key investor information is accurate as at 16.02.2024.**