

Charges taken from the fund over a year.

Ongoing charge	0.65%
-----------------------	-------

Charges taken from the fund under certain specific conditions

Performance fee	none
------------------------	------

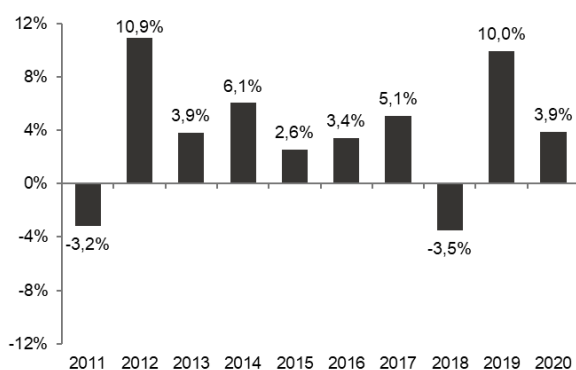
The ongoing charges figure is an estimate figure, based on the current management fee and all other costs calculated ex-post. Due to the decrease in the management fee of the Fund, the figure based solely on ex-post calculation is not reliable. The annual report of the Fund for each financial year will include detail on the exact charges made. 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 0,41.

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; **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.

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.

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.

<p>The Fund is authorised in Estonia and regulated by the Estonian Financial Supervision Authority. This key investor information is accurate as at 08.02.2021.</p>
