

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

SELIGSON & CO EURO BOND FUND

SHARE CLASS A and B | ISIN Codes FI0008801816 (A / acc) and FI0008801824 (B / income)

The Fund is managed by Seligson & Co Fund Management Company Plc, which is part of the LähiTapiola Group.

OBJECTIVES AND INVESTMENT POLICY

The Fund invests in bonds issued by the Euro zone countries. The Fund does not analyze the performance of individual bonds or markets, but its investments are comparable as for the characteristics of the chosen index. The Fund does not invest in all the bonds in the index, but the objective is to keep the Fund's interest rate risk and country weights close to those of the index. The aim of the Fund is to offer the unit holders a total return that tracks the average return of the euro denominated government bonds.

Fund type, date of inception	Passive bond fund (UCITS) investing in long duration euro denominated government bonds, launched on 14 October 1998.
Investment policy	Bonds issued by the Euro zone countries.
The index modelled	The Fund models the characteristics of an index that describes the performance of euro denominated government bonds. The index currently used is iBoxx Euro Eurozone Sovereign Overall Total Return –index. The index is a total return index.
Subscriptions	Every Finnish banking day. If the subscription payment has been received at the Fund Management Company before 11:00 Finnish time on a Finnish banking day, the subscription date and price are those of the same banking day.
Redemptions	Every Finnish banking day. If the redemption order has been received at the Fund Management Company before 11:00 Finnish time on a Finnish banking day, the redemption date and price are those of the same banking day, if the fund has liquidity. If funds to meet the redemption have to be raised by selling securities, the redemption is executed at latest at the unit price of the date that sales proceeds are entered into the Fund's value calculation.
Share class and dividend distribution	Unit series A carries both accumulation (A) and income (B) units. For accumulation (A) units, the investment returns (e.g. dividends) are reinvested following the fund's investment policy. For income units (B) a yield is distributed, the amount of which is decided annually by the Annual General Meeting. The most recent yield distribution was 3% of the value of the unit on the last day of the previous accounting period.
Recommended minimum investment time	3 years. Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 3 years.

RISK AND REWARD PROFILE

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Lower risk, typically lower rewards.

Higher risk, typically higher rewards.



The Fund is placed in risk category 3 as calculated using the formula recommended by the European Securities and Markets Authority. The formula is based on historical data, which may not be a reliable indication of future risk. The risk category might change in the future.

The main risk for the Fund is related to the market development of the Euro zone government bonds. Many Euro zone countries are quite heavily indebted and because of this, besides direct economical factors also political decisions can create strong market reactions. For these reasons there can be rapid changes in the value of the fund unit.

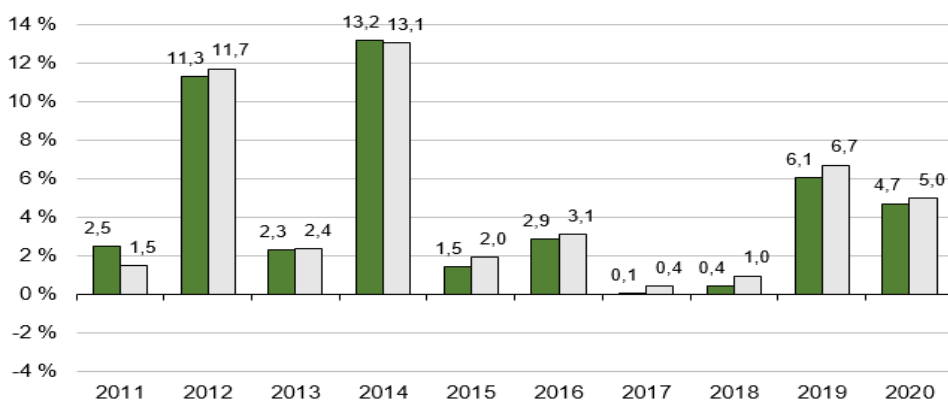
The lowest category does not mean 'risk free', as all investments include risks. Further information about the general risks related to investments can be found on page 5 of the Seligson & Co Fund Prospectus (available in Finnish and Swedish).

CHARGES

The charges you pay as an investor are used to pay for the costs of running the fund, including the potential costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest:		The ongoing charges figure is based on expenses incurred during the latest full calendar year. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs (except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking). Charges and fees are reported in more detail in the Quarterly review (published in Finnish), which is available at www.seligson.fi . The Fund Prospectus can also be requested by email (info@seligson.fi) or by phone (+358 9 6817 8200).
Entry charge	None	
Exit charge (transaction fee payable into the Fund)	0.2 % if held less than 90 days 0.0 % if held 90 days or longer	
Charges taken from the Fund over a year		
Ongoing charges	0.28 % p.a. (in 2020)	
Charges taken from the Fund under certain specific conditions		
Performance fee	None	

PAST PERFORMANCE



The chart shows the value development of the Euro Bond Fund's growth unit (A units, in EUR) for the past 10 years. The Fund was launched on 14 October 1998.

Dark green bars: annual returns of the Fund.

Light bars: the annualized return of the modelled index. *

The values include all charges of the Fund but not possible subscription, redemption, or transaction fees paid by the investor.

Historical returns are no guarantee of future returns.

* Until 30.6.2017 EFFAS Bond Indices Euro Govt All > 1Y, until 30.6.2018 ICE BofAML Euro Government

PRACTICAL INFORMATION

The Fund is managed by Seligson & Co Fund Management Company Plc, which 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 Fund Prospectus. The Fund's depository is OP Custody Ltd. The remuneration of the personnel is handled in accordance with current laws and regulatory provisions and guidelines. More information is available on request from the company.

The Fund is a Finnish mutual fund. The tax legislation of the Fund's home state may have an impact on the personal tax position of the investor. More information about the Fund (e.g., Fund Prospectus and Rules) and the latest value of the fund unit are available at www.seligson.fi or on request from the Fund Management Company. The Fund's original documentation, valid for legal purposes, is in the Finnish language and all legal disputes will be resolved under Finnish law.

In addition to the fund unit series presented in this key information brochure, the Fund also has a unit series V, the details of which are set out in a separate key information brochure. Fund unit series V is primarily aimed at professional asset managers and fund of funds, and subscription of the series is subject to a specific agreement with Seligson & Co Fund Management Company.

The Fund's rules were approved on 29 October 2020 by the FIN-FSA (Financial Supervisory Authority), and they are valid as of 1 December 2020. Seligson & Co Fund Management Company Plc is authorized in Finland. The Fund and the Fund Management Company are regulated by the FIN-FSA. This key investor information document is valid as of 16 February 2021. The latest version of the Key Investor Information Document is available at www.seligson.fi.