

## 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 EMERGING MARKETS

SHARE CLASS A and B | ISIN Codes FI4000016811 (A / acc) and FI4000016829 (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 is a passively managed fund that invests in equity funds that invest in equities in emerging markets (a fund of funds). The target funds invest in equities in, for instance, Asia, Latin America, Eastern Europe, and Africa. Via the target funds the diversification of the Fund is very broad. The aim of the fund is to offer the unit holders a total return that tracks the return of the emerging market equity markets.

<b>Fund type, date of inception</b>	Passive equity fund (UCITS) that invests in other equity funds (fund of funds). The Fund was launched on 3 September 2010. The Fund changed from a non-UCITS fund into UCITS fund on 1 September 2014.
<b>Investment policy</b>	Equities on the emerging markets via other equity funds
<b>Reference index used in reporting</b>	The Fund aims at a broad emerging market equity portfolio. The portfolio manager does not make active estimates of the future development of the investments. There is no target set for the Fund to track a specific index. In reporting the fund is compared with the MSCI Emerging Markets –index. The index is a return index.
<b>Subscriptions</b>	Once a week, the subscription day normally being Thursday. If the subscription payment has been received at the Fund Management Company on Wednesday by 16:00 Finnish time, the subscription date and price are those of the following banking day. Exceptions to the above may occur for example due to bank holidays.
<b>Redemptions</b>	Once a week, the redemption day normally being Thursday. If the redemption order has been received at the Fund Management Company on Wednesday by 16:00 Finnish time, the redemption date and price are those of the following 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. Exceptions to the above may occur for example due to bank holidays.
<b>Share class and dividend distribution</b>	The Fund 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.
<b>Recommended minimum investment time</b>	7 years. Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 7 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 5/7 on the basis of 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 risks for the Fund is the market risk of the emerging markets through the target funds. The Fund's investments are not currency hedged, and thus bear exchange rate risks.

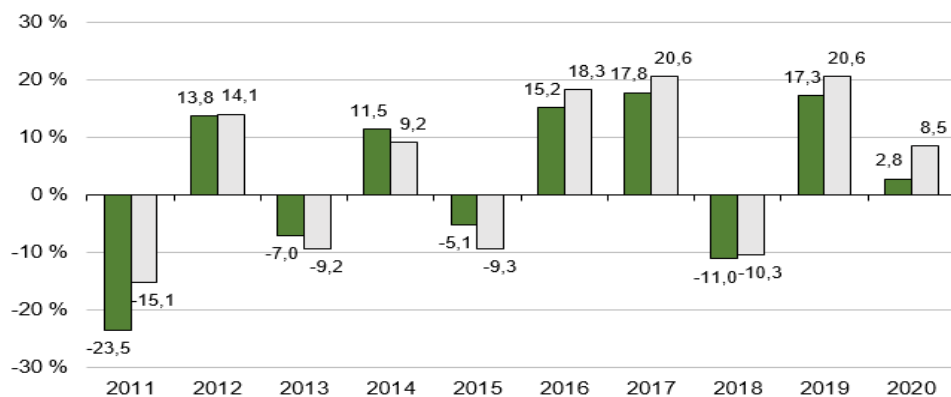
The lowest category does not mean 'risk free', as all investments include risks. Further information about the general risks related to investments can be found on page 5 of the Seligson & Co Fund Prospectus (available in Finnish and Swedish).

## 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 <b>ongoing charges</b> 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 <a href="http://www.seligson.fi">www.seligson.fi</a> .  The <b>Fund Prospectus</b> can also be requested by email ( <a href="mailto:info@seligson.fi">info@seligson.fi</a> ) or by phone (+358 9 6817 8200).
<b>Entry charge</b>	None	
<b>Exit charge</b>	1.0 % if held less than 180 days 0.5% if held less than 360 days but ≥ 180 days 0.0 % if held 360 days or longer	
Charges taken from the Fund over a year		
<b>Ongoing charges</b>	0.66 % p.a. (including the target funds) (in 2020)	
Charges taken from the Fund under certain specific conditions		
<b>Performance fee</b>	None	

## PAST PERFORMANCE



The chart shows the value development of the Emerging Markets Fund's growth unit (A units, in EUR) for the past 10 full calendar years. The Fund was launched on 3 September 2010.

**Dark green bars:** annual returns of the Fund.

**Light bars:** annual returns of the index used in reporting.

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.**

## 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](http://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.

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](http://www.seligson.fi).