

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Product: Russian Prosperity Fund Euro (A)

PRIP Manufacturer: Seligson & Co Rahastoyhtiö Oyj

PRIP Manufacturer Group: LähiTapiola Varainhoito Oy

Management Company: Seligson & Co Rahastoyhtiö Oyj

ISIN: FI0008802004

Website: www.seligson.fi

Call +358 9 6817 8200 for more information.

The Finanssivalvonta (FIN FSA) is responsible for supervising Seligson & Co Rahastoyhtiö Oyj in relation to this Key Information Document.

This PRIP is authorised in Finland.

Seligson & Co Rahastoyhtiö Oyj is authorised in Finland and regulated by the Finanssivalvonta (FIN FSA).

This key information document is up-to-date starting from 01 January 2023.

What is this product?

Type

This fund is a feed-in fund (UCITS) that operates in accordance with the Investment Funds Act and invests at least 85 % of its assets in the target fund Russian Prosperity Fund (Luxembourg) equity fund.

Term

Investment in this fund has no maturity. Investors decide on the duration of their investment. The management company has the right, on their own initiative, to redeem the fund units in situations referred to in § 8 of the common rules of the funds managed by Seligson & Co Fund Management Company Plc.

Objectives

The fund Russian Prosperity Fund Euro is closed until further notice on the date of the prospectus. The value of the fund shall not be published and subscriptions and redemptions will not be executed during the lock-up. The current and valid information on the situation can be found at www.seligson.fi.

The fund's target fund is an actively managed equity fund that invests in the Russian and its neighboring stock markets. The goal of the fund is to provide investors with a total return that exceeds the return of the benchmark index, which tracks the performance of the Russian stock market. The most important factor influencing the fund's return is the performance of Russia's and its neighbouring regions' stock markets.

The fund's benchmark index is the RTS1-Interfax stock index, which tracks the performance of the Russian stock market. The index is a price index. The fund seeks to outperform the return of the benchmark index. The fund may differ completely from the composition of the benchmark index.

Target fund is a sub-fund of the Luxembourg-based fund Prosperity Capital Management SICAV and meets the requirements of the mutual funds directive (UCITS). The target fund may invest up to 10 % of its assets in other funds. The target fund invests in Russian equities and neighboring regions, as well as in equities of western companies operating in Russia to a significant extent. The goal is total return in the long term. The investment returns of the fund and the target fund are very similar. The target fund's key information document is available in English at seligson.fi. Other documents (such as the prospectus of the target fund, periodic reports, and financial year-end statements in English) are freely available as PDF files from the fund

management company. The target fund entails costs directly charged by the target fund (e.g. custody costs and the Luxembourg tax "Taxe d'abonnement", which is capped at 0.05 % p.a. of the capital of the target fund).

Subscriptions (buy orders) and redemptions (sell orders) are carried out on such a banking day when both the input and target funds are open and the value of the fund unit is calculated for both funds. If the subscription fee has been received at the fund management company on a banking day before 11AM, the subscription will be confirmed at the value of the same banking day. If a redemption order has been received at the fund management company on the banking day before 11AM, the redemption will be confirmed normally at the value of the same banking day. If the redemption requires selling units in the target fund, the confirmation of the redemption requires that the fund's redemption can be confirmed.

The fund has only growth units (A). The returns from investment targets (e.g. dividends) are invested in accordance with the fund's investment policy.

The risk of sustaining losses with the investment decreases as the investment period becomes longer.

Intended Retail Investor

This fund is suitable for an investor who seeks a total return exceeding the return of the benchmark index tracking the performance of the Russian stock market in accordance with the recommended investment period and who accepts the risks of the stock market and the risk of losing part or all of the capital and return. This fund is suitable as a component in a larger equity portfolio and can be used to diversify equity investments focused on Europe and/or the USA, for example. No previous investment experience is required from the investor.

The fund applies risk management principles approved by the management company's board of directors to identify and manage the fund's risks.

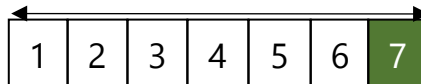
Further information about the fund (prospectus and rules in Finnish and Swedish; financial statements and half-year report in Finnish) and the latest value of the fund unit are freely available on the management company's website at seligson.fi or by requesting it at the management company. The fund's custodian organisation is OP Custody Ltd.

What are the risks and what could I get in return?

Risk Indicator



Lower Risk



Higher Risk

The risk indicator assumes that you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class.

The risk indicator takes into account the market risk associated with the performance of investment targets. The category of risk indicator may vary over time. All investing involves risks; even in the lowest risk categories. General risks related to investing are described in more detail in the fund

The following factors are not taken into account: market area risk, risk caused by portfolio manager's outlook and currency exchange rate risk. Credit risk is consistent with the target fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between October 2021 and February 2022.

The moderate scenario occurred for an investment between November 2011 and November 2018.

The favourable scenario occurred for an investment between December 2014 and December 2021.

Recommended holding period: 7 years

Example Investment: EUR 10,000.

Scenarios		If you exit after 1 year	If you exit after 7 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What can an investor get back after expenses	1,020 EUR	420 EUR
	Average return each year	-89.76 %	-36.50 %
Unfavourable	What can an investor get back after expenses	5,040 EUR	5,040 EUR
	Average return each year	-49.58 %	-9.32 %
Moderate	What can an investor get back after expenses	10,250 EUR	12,870 EUR
	Average return each year	2.50 %	3.67 %
Favourable	What can an investor get back after expenses	17,990 EUR	27,620 EUR
	Average return each year	79.90 %	15.62 %

What happens if Seligson & Co Rahastoyhtiö Oyj is unable to pay out?

The assets of the mutual funds are property of their respective investors. The assets are kept with an external custodian organisation (OP Custody Ltd). The duties of the custodian organisation include the preservation of the fund's assets and the supervising the operations of the funds. A mutual fund's assets are kept separate from the assets of other mutual funds, the management company, and the custodian organisation. The management company's finances are completely separate from the mutual fund's assets, and the fund's assets cannot be used to cover the liabilities of the management company or the custodian organisation. Seligson & Co Fund Management Company Plc's mutual funds are not protected by the investor compensation fund and are not covered by the deposit guarantee scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year, you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 7 years
Total costs	241 EUR	2,335 EUR
Annual cost impact (*)	2.4%	2.5% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.2% before costs and 3.7% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The product carries no participation costs.	0 EUR
Exit costs	The trading fee for the fund when redeeming fund units is normally 0 %, but 0.50 % if the investment period is less than 180 days in duration.	0 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	2.29 % per annum (estimate). Includes e.g. the management fee, custodial fee and custodian organisation's fee, and banking charges.	229 EUR
Transaction costs	0.1 % of the value of the investment annually. Includes expenses incurred for the purchase and sale of the fund's investment instruments. This number includes actual and implied trading costs. This is an estimate based on previously incurred costs. Costs may vary from one year to the next.	12 EUR
Incidental costs taken under specific conditions		
Performance fees	The fund does not have a performance-based fee.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 7 years

This fund may not be suitable for investors who intend to sell their units in the fund within seven years. The developer's estimate is used to calculate the minimum recommended investment period. Among other things, such an estimate considers the fund's historical fluctuations in value in relation to the current situation, as well as other fund-specific characteristics. Investors may redeem their investments during any Finnish banking day. If the investment period is less than 180 days, the trading fee for the fund for redemption is 0.50 %. This key information document's section "What are the costs?" contains additional information. If the fund unit is sold before the recommended investment period, the risk of sustaining losses with the investment increases.

How can I complain?

An investor can file a complaint about this product, Seligson & Co Fund Management Company Plc or the activities of a person selling or advising on the product to the management company (info@seligson.fi, phone: +358 9 6817 8200, www.seligson.fi/sco/suomi/tietoa-palveluista/, Erottajankatu 1-3 00130 Helsinki, Finland). The complaint together with any claims must be submitted to the management company in writing and the management company shall notify its decision without undue delay.

An investor who is dissatisfied with the decision can file an appeal at FINE (Finnish insurance and financial advisory services) (Porkkalankatu 1, 00180 Helsinki, Finland, tel: +358 9 685 0120, www.fine.fi), which issues decisions of recommendatory nature in securities matters, and at the Finnish consumer disputes board (Hämeentie 3B, P.O. Box 306, FI-00531 Helsinki, Finland, kril@oikeus.fi, www.kuluttajariita.fi). The customer also has the right to have any dispute resolved by the district court of his/her place of residence in Finland.

Other relevant information

Before making an investment decision, investors should read the prospectus, mutual fund rules, and key information document. Fund materials are available at seligson.fi and upon request via customer service at number +358 9 6817 8200. The latest version of the key information document is available at the websites mentioned above. A graph of the fund's past performance over the last ten years is available at www.seligson.fi/PRIIPS. Monthly return scenarios are available at www.seligson.fi/PRIIPS.

The fund's official key information document is published in Finnish. Any disputes are resolved in accordance with Finnish law. The remunerations of personnel complies with current legislation as well as official regulations and instructions. More information is available at the management company upon request.