

## 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 NORTH AMERICA INDEX FUND

SHARE CLASS A and B | ISIN Codes FI0008811435 (A / acc) and FI0008811443 (B / income)

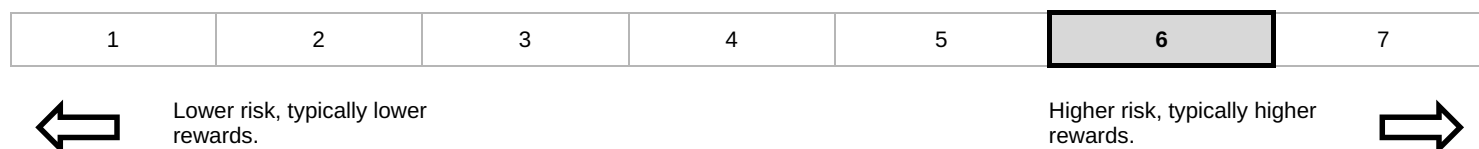
The Fund is managed by Seligson & Co Fund Management Company Plc, which is part of the LähiTapiola Group.

### OBJECTIVES AND INVESTMENT POLICY

The Fund invests in North American equities. The aim of the Fund is to offer the unit holders a total return that tracks the return of the Dow Jones Sustainability North America equity index as closely as possible taking into account the fund expenses. The Fund tracks its index mainly by direct investments in the equities in the index. The Fund promotes environmental and social characteristics consistent with sustainable regulation.

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| <b>Fund type, date of inception</b>          | Passive equity fund (UCITS), which was launched on 29 December 2006.   |
| <b>Investment policy</b>                     | The Fund invests in North American equities.   |
| <b>Reference index</b>                       | Dow Jones Sustainability North America equity index. The index contains approximately 150 stocks, mostly from the US market, which have been selected considering environmental and social sustainability factors, among others. The index is a total return index.  |
| <b>Subscriptions</b>                         | Every Finnish banking day. If the subscription payment has been received at the Fund Management Company before 14:30 Finnish time on a banking day, the subscription date and price are those of the same day.   |
| <b>Redemptions</b>                           | Every Finnish banking day. If the redemption order has been received at the Fund Management Company before 14:30 Finnish time on a 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. |
| <b>Share class and dividend distribution</b> | Unit series A carries both accumulation (A) and income (B) units.<br><br>For accumulation (A) units, the investment returns (e.g. dividends) are reinvested following the fund's investment policy.<br><br>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



The Fund is placed in risk category 6 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 most significant risk for the Fund is the market risk of the US and the Canadian equity markets. The Fund's investments are not currency hedged, and thus bear an exchange rate risk. The Fund may engage in securities lending for additional income. The shares lent are secured by bonds or money to protect against counterparty risk related to securities lending.

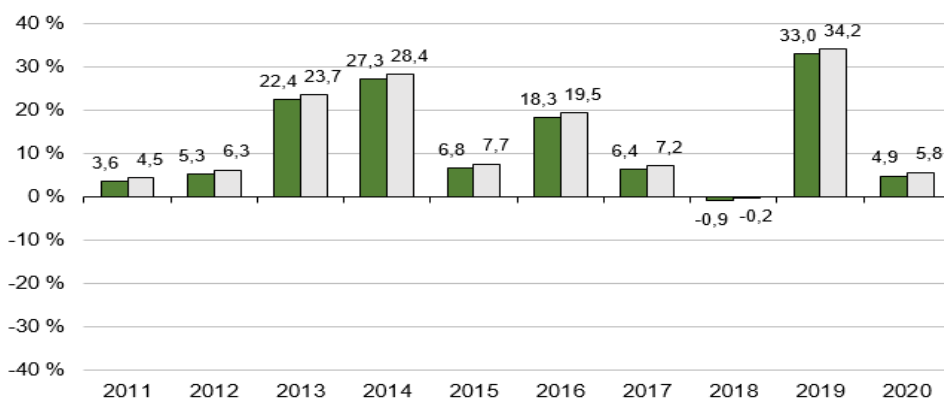
The lowest category does not mean 'risk free', as all investments include risks. Further information about the general risks related to investments can be found on page 5 of the Seligson & Co Fund Prospectus (available in Finnish and Swedish).

## 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.

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|---|--|--|
| 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).<br><br>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> .<br><br>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). |
| The Fund Management Company does not charge subscription or redemption fees. However, in connection with subscriptions and redemptions, a transaction fee payable into the Fund is charged. The purpose of this fee is to compensate the Fund for trading costs incurred by the Fund due to subscriptions or redemptions. |  |  |
| <b>Entry charge</b> (transaction fee payable into the Fund)   | 0.1 % of the subscription amount paid into the Fund's bank account   |  |
| <b>Exit charge</b> (transaction fee payable into the Fund)  | 0.5 % if held less than 180 days<br>0.1 % if held 180 days or longer |  |
| Charges taken from the Fund over a year   |  |  |
| <b>Ongoing charges</b>  | 0.44 % p.a. (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 North America Index Fund's growth unit (A units, in EUR) for the full calendar years since the fund's inception (29 December 2006).

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

**Light bars:** annual returns of the 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 1.7.2008 Dow Jones Industrial Average TR

## 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.

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 10 March 2021. The latest version of the Key Investor Information Document is available at [www.seligson.fi](http://www.seligson.fi).