

Key Information Document



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: Seligson & Co OMX Helsinki 25 Exchange Traded Fund UCITS ETF

PRIP Manufacturer: Seligson & Co Fund Management Company Plc

Manufacturer forms part of the group: LocalTapiola Asset Management Ltd

ISIN: FI0008805627

Website: www.seligson.fi

Call +358 9 6817 8200 for more information.

The Finanssivalvonta (FIN FSA) is responsible for supervising Seligson & Co Fund Management Company Plc in relation to this Key Information Document.

This key information document has been prepared on 01 March 2024.

What is this product?

Type

The fund is a publicly traded investment fund (UCITS ETF) investing in listed equities on the Helsinki Stock Exchange. The fund is an index fund.

Term

Investments in the fund do not have a maturity date. Investors decide the length of their investment. The fund management company has the right, on its own initiative, to redeem the fund units in accordance with § 6 of the rules of the fund management company.

Objectives

The fund invests in Finnish equities that are part of the OMX Helsinki 25 equity index. The fund's goal is to provide the investor with a total return that corresponds as closely as possible to the benchmark index, taking into account the fund's costs. The most important factor affecting the fund's return is the performance of the Finnish equity market.

The fund is a passive equity fund. The fund tracks the index mainly by investing directly in the equities included in the index in the same proportion as they are represented in the OMX Helsinki 25 index. The index contains the 25 most traded stocks on the Helsinki Stock Exchange. The portfolio managers do not actively choose stocks. The fund's index deviation (tracking error) is expected to remain low (below 0.5%). The fund's costs, minor differences in holding weightings, and withholding taxes on foreign investments, and cash are all potential sources of tracking errors between the fund and the index. Also, differences in valuation times may cause momentary deviations from the reported figures. Tracking errors are discussed in more detail in the fund prospectus.

Fund units are traded on the Helsinki Stock Exchange in the same way as equities.

Extensive subscriptions, i.e. purchases, and redemptions, i.e. sales (primary transactions, minimum 25,000 units) are commissioned through a subscription broker. A list of subscription brokers can be found on the fund management company's website. Cash redemption directly from the fund is also possible through the management company.

The risk of suffering losses on the investment decreases with a longer holding period. The fund may lend out securities it owns to achieve additional returns. Lending involves counterparty risk, which is hedged by bonds or cash as collateral for lent-out securities.

Intended Retail Investor

This fund is suitable for investors who seek to invest in the Finnish equity market in a diversified manner over the recommended holding period, with the goal of achieving a total return typical of the Finnish equity market, accepting the risks of the equity market and the possibility of losing some or all of their capital and return. No previous investment experience is required from the investors.

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

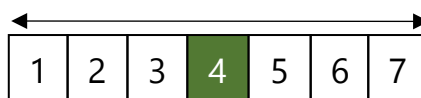
Further information on the fund, such as the prospectus, the rules, the annual and semi-annual reports (available in Finnish and Swedish) and the most recent value of the fund unit is available free of charge at the fund management company's website at seligson.fi or by requesting them from the fund management company. The fund management company aims to publish the indicative fund unit value during the opening hours of the Helsinki Stock Exchange in the Bloomberg price tracking system with very frequent update intervals. The custodian of the fund 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 4 out of 7, which is a medium risk class.

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

The following factors are not taken into account: market area risk and counterparty risk (stock loans).

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.

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	2,290 EUR	1,290 EUR
	Average return each year	-77.09 %	-25.35 %
Unfavourable	What can an investor get back after expenses	8,560 EUR	8,690 EUR
	Average return each year	-14.37 %	-1.98 %
Moderate	What can an investor get back after expenses	10,930 EUR	21,340 EUR
	Average return each year	9.34 %	11.43 %
Favourable	What can an investor get back after expenses	15,160 EUR	27,870 EUR
	Average return each year	51.63 %	15.77 %

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between August 2021 and December 2023. The moderate scenario occurred for an investment between February 2014 and February 2021. The favourable scenario occurred for an investment between June 2012 and June 2019.

What happens if Seligson & Co Fund Management Company Plc is unable to pay out?

The assets of the funds are the property of their investors. The funds are stored with an external custodian (OP Custody Ltd). The custodian's duties include the custody of the fund's assets and the supervision of the operations of the funds. The assets of the investment fund are held separately from those of other investment funds, the fund management company, and the custodian. The fund management company's finances are entirely separate from the assets of the investment fund and the assets of the fund cannot be used to cover the liabilities of the fund management company or the custodian. The investment funds managed by Seligson & Co Fund Management Company Plc are not protected by the Investors' Compensation Fund and are not covered by deposit guarantee.

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	27 EUR	406 EUR
Annual cost impact (*)	0.3 %	0.3 % 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 11.7 % before costs and 11.4 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Investors pay the stockbroker a trading fee when they buy fund units on the stock exchange. The trading fees should be checked with your own stockbroker. These are not fund fees.	0 EUR
Exit costs	Investors pay a trading fee to a stockbroker when selling fund units on the stock exchange. The trading fees should be checked with your own stockbroker. For cash redemption, see the following section.	0 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	0.15% p.a. (2023). Includes e.g. the management fee, custody and custodian fees and bank charges.	15 EUR
Transaction costs	0.12% of the value of the investment annually. Includes the expenses incurred on the purchases and sales of the fund's investments. This figure 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 fee.	0 EUR

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

Recommended holding period: 7 years

The fund may not be suitable for investors who intend to give up their units in the fund within 7 years. The recommended minimum holding period is based on an estimate made by the developer. The assessment takes into account, among other things, the fund's historical value fluctuations in relation to the current situation and other possible fund-specific features. Investors can sell their investments on any Finnish banking day. When selling units of OMX Helsinki 25 Exchange Traded Fund UCITS ETF on the stock exchange, investors pay the broker a trading fee.

The redemption fee on cash redemptions is 2% of the value of the redemption, but at least EUR 100.

Further information is available in the 'What are the costs for the investor?' section of this key information document. If investors give up fund units before the end of the recommended holding period, the risk of loss increases.

How can I complain?

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

An investor dissatisfied with the decision can appeal to the Finnish Financial Ombudsman Bureau (Porkkalankatu 1, 00180 Helsinki, telephone: +358 9 685 0120, www.fine.fi), which provides recommended solutions in securities matters and the Consumer Disputes Board (Hämeentie 3B, P.O. Box 306, 00531 Helsinki, kril@oikeus.fi, www.kuluttajariita.fi). The customer can also submit disputes for review to the district court of his or her place of residence in Finland.

Other relevant information

Investors are advised to read the prospectus, fund rules and key information document before making an investment decision. The fund materials are available at seligson.fi and on request from the customer service +358 9 6817 8200. The latest version of the key information document is available on the above-mentioned website. A chart of the past performance of the fund over the last ten years is available at www.seligson.fi/PRIIPS. Monthly performance scenarios are available at www.seligson.fi/PRIIPS.

The indices used in index funds are licensed products whose intellectual property rights and trademarks are owned by the index provider. Further information and disclaimers are available in the fund prospectus.

The official key information document of the fund is in Finnish. Conflicts will be resolved in accordance with Finnish law. Remuneration of staff is carried out in accordance with applicable law and the regulations and instructions of the authorities. For more information, please ask the fund management company.