

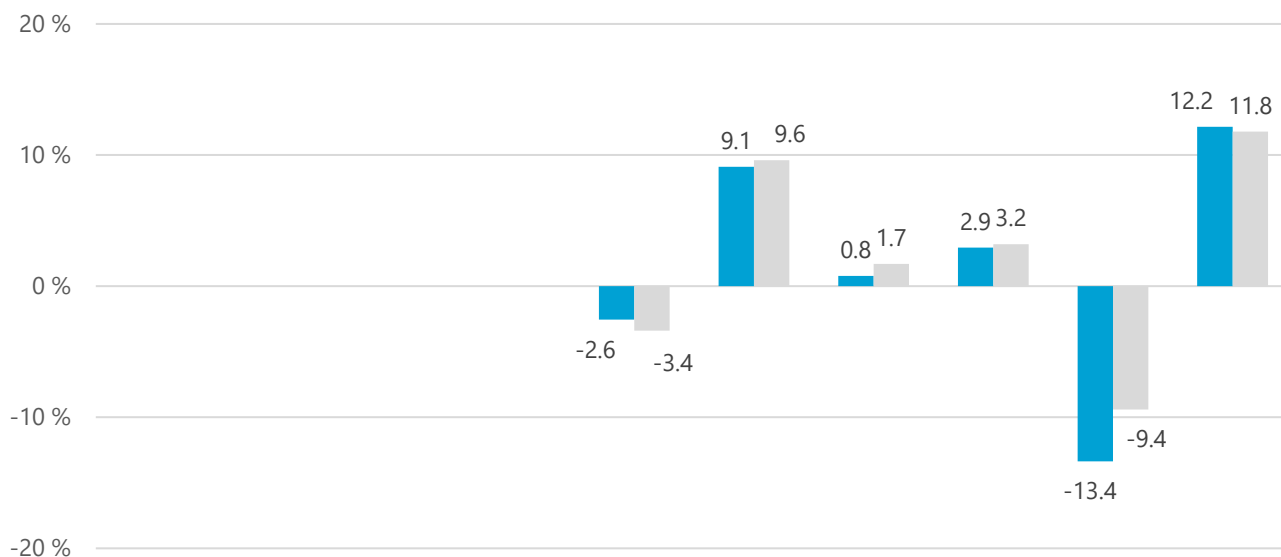
# Mutual Fund LocalTapiola ESG Europe High Yield

**Share class and date of inception:** accumulation (A) 1 January 2023, income (B) 14 June 2017

**Benchmark:** In performance reports the fund is compared with the Markit iBoxx EUR Liquid High Yield Index TRI. BoA Merrill Lynch BB-B Global HY Index (Hedge) until 31 December 2017.

The past performance is presented through the accumulation unit (A) of the fund, where any distributable investment return of the fund has been reinvested. Until 31 December 2022, the fund's return history is presented through the fund's income unit (B) adjusted for payment of income.

**This chart shows the fund's performance as the percentage loss or gain per year over the last 6 years against its benchmark. It can help you to assess how the fund has been managed in the past and compare it to its benchmark.**



Blue bars: annual return of the Fund, %

Grey bars: annual return of the benchmark, %

The fund changed from a special fund to a UCITS fund on 1 January 2023.

**Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.**

The presented return is net of ongoing costs, excluding implicit transaction costs. Entry and exit costs (trading fee payable to the fund, subscription and redemption fees) are excluded from the calculations.