

KEY INVESTOR INFORMATION

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 understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Elite Alfred Berg Optimal Allocation Fund, class A Growth units (FI0008803689)

The fund is managed by EAB Fund Management Ltd which is part of the EAB Group.

OBJECTIVES AND INVESTMENT POLICY

The purpose of investing activities is to invest the assets of the Fund in different types of assets through active asset management and to its shareholders deliver returns that outperform benchmark returns (50 % MSCI AC World Net TR EUR, 50 % Euribor 3-month) in the long term, by investing the assets of the Fund in accordance with its rules and the Act on Common Funds.

The assets of the fund are invested in different types of assets, primarily in units of investment funds, UCITSs and alternative funds (including ETF units).

In addition, the assets of the fund may be invested in equities and equity-linked instruments, bonds issued by enterprises, states and other parties, money market instruments and deposits with credit institutions. Standardised and non-standardised derivatives can be utilised in the investing activities of the fund for hedging the investments and pursuing return as part of the investment strategy.

The share of the fund's equity market instruments (units in investment funds and UCITSs investing in the equity market, equities and other equity-linked securities) of the fund's assets may vary between -100% and 200%.

More detailed provisions on investing the fund's assets are provided in the rules of the fund.

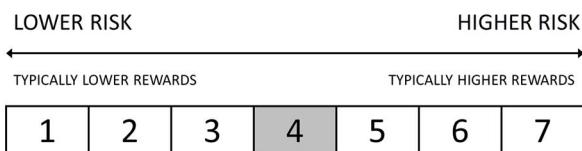
The fund may use stock lending in its investing activities to increase the effectiveness of the Fund's portfolio management.

Fund units can be subscribed and redeemed on every Finnish banking day. The class A Growth shares of the fund are growth units to which no separate returns will be paid.

Recommendation: This fund may not be suitable for investors who plan to redeem their units within 5 years.

The base currency of the fund is the euro.

RISK AND REWARD PROFILE



The synthetic risk and reward indicator illustrates the possible level of risk and return of an investment in the fund. The indicator is based on the fluctuation of the returns of the fund during the past five years.

The risk category of the fund is 4. The assets of the fund are invested primarily in the equity and fixed-income markets. Returns of equity market investments typically involve a lower risk than fixed-income market investments, for instance. The most essential risk associated with the investments of the fund is the equity market risk. In addition, the fixed-income market investments of the fund encompass interest rate risk and investments denominated in foreign currency correspondingly currency risk.

Past performance is not indicative of future results. Therefore, the risk category of the fund may vary over time. In interpreting the risk category, it should be noticed that all investing activities involve risks and that not even the lowest risk category (risk category 1) is fully free from risk.

The investor should consider the following risks associated with the operation and investments of the fund, which the risk and reward indicator might not necessarily take into account adequately:

Liquidity risk: risk related to counterparty liquidity or market disturbances, i.e. risk of delay in conversion of fund assets to cash due to disturbance in markets or counterparty liquidity.

Counterparty risk: Risk of the counterparty of a security transaction or issuer of a security or derivative being unable to or unwilling to honour its contractual obligations.

Operational risk: Operational risk refers to the risk of losses relating to the fund due to insufficient or incorrect internal procedures or faults relating to personnel or systems as well as external events. Operational risk also encompasses legal risk and data security risk.

Equity market risk: Equity market investments are associated with the equity market risk, which is the risk connected to the general development of the equity market. The return on equity market investments may fluctuate strongly as the market situation changes.

Interest rate risk: Fixed-income investments are associated with the interest rate risk, which is the risk connected to the general development of market interest rates. The value of fixed-income interests primarily decreases when market interest rates increase and increases when market interest rates decrease.

Geographical risk: The economic development of a single geographical area can differ considerably from the general development of the world economy. Therefore, the development of the value of the Fund's investments in a single geographical area may differ from the general development of the international market.

Derivatives risk: Using derivatives in the fund's investing activities may increase or decrease the risk and expected profits of the fund. The use of derivatives may for example increase counterparty and operational risks.

Currency risk: Risk associated with investments not denominated in the fund's base currency (euro). Fluctuations in exchange rates affect the value of investments not denominated in the base currency when translated into the base currency.

CHARGES FOR THIS FUND

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	3%
Exit charge	3%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. The fees are determined transaction-specifically and may be lower than the maximum amounts. The investor can request information about the actual amount of subscription and redemption fees from the fund company or the party marketing the fund.

Charges taken from the fund over a year

Ongoing charges	2,00%
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The ongoing charges figure is annualized based on the expenses for 1.1. – 31.12.2020. This figure may vary from year to year. It excludes:

- Portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking

Charges taken from the fund under certain specific conditions

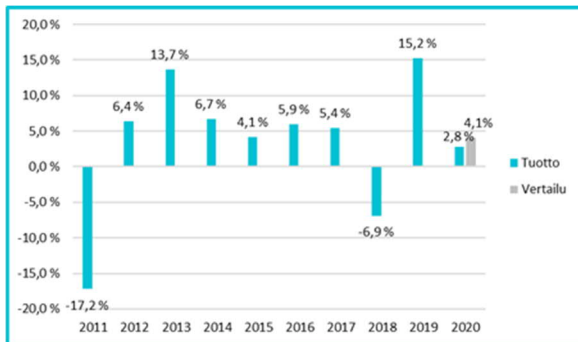
No fees charged from the fund under certain specific conditions.

For more information about charges, please see Charges and expenses in the fund prospectus. The fund prospectus is available at www.eabgroup.fi/instituutio/rahastohallinto

The Remuneration Policy of the Management Company

The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, is available at www.eabgroup.fi/hallinto/palkitsemisjarjestelma-ja-palkitsemista-koskevat-periaatteet

PAST PERFORMANCE



Past performance is not a guide to future performance.

All of the fund's expenses, including administrative fees paid to the fund company, are included in the calculation of returns. The presented return thereby describes the return to the investor. The investor's taxation or subscription fees charged to the investor in conjunction with subscribing for fund units are not taken into account. The currency used in the calculation is the euro. The fund does not track its benchmark index.

The fund was launched on 31st of December 1993.

PRACTICAL INFORMATION

The depositary of the fund is Skandinaviska Enskilda Banken AB (publ), Helsinki Branch.

Further information about the fund, such as the valid fund prospectus, valid share class-specific key investor information documents, most recent annual report of the fund, any more recent half-yearly report of the fund and latest unit prices, is available free of charge on the fund company's website at www.eabgroup.fi/instituutio/rahastohallinto

The information is available in Finnish.

The fund prospectus is sent to the investor in writing free of charge on request.

The tax legislation of the fund's home country (Finland) may have an impact on the personal tax position of the investor.

EAB Fund Management Ltd 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 prospectus for the fund.

This fund is authorized in Finland and regulated by Finnish Financial Supervisory Authority. EAB Fund Management Ltd is authorized in Finland and regulated by Finnish Financial Supervisory Authority. Financial Supervisory Authority contact details: Financial Supervisory Authority, PO Box 103, FI-00101 Helsinki, Finland. www.finanssivalvonta.fi. This key investor information document is accurate as at 15th February 2021.