

## 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 Yield Fund, class E units (FI4000252309)

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

## OBJECTIVES AND INVESTMENT POLICY

The goal of the fund's investment activities is to provide shareholders a return exceeding the general increase in prices (inflation) through active asset management by investing the fund's asset mainly in fixed income funds (including ETFs), bonds issued by enterprises, states or 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. More detailed provisions on investing the fund's assets are provided in the rules of the fund.

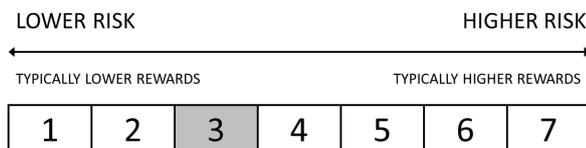
The fund may use stock lending in its investing activities to increase the effectiveness of the Fund's portfolio management.

Fund units can be subscribed and redeemed on every Finnish banking day. The class E 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 3 years.

The fund does not have a benchmark index. 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 3, as the assets of the fund are primarily invested in the fixed-income market. Returns of fixed-income investment typically involve a lower risk than stock market investments, for instance. The most essential risk associated with the investments of the fund is the fixed-income market 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.

**Credit risk:** Risk associated with the counterparty's solvency, i.e. risk of the conversion of assets included in the fund's investments into cash fails completely or partly due to the counterparty's insolvency.

**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.

**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:** Investments not denominated in the fund's base currency (euro) involve currency risk, which is a risk associated with fluctuations in exchange rates. The value of the fund's assets is determined in the base currency of the fund, and fluctuations in exchange rates affect the value of investments not denominated in the base currency when translated into the base currency.

**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.

## 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	2%
Exit charge	1%

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	0,76%
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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

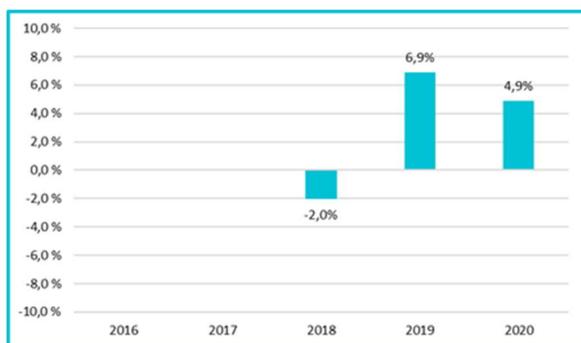
No fees charged from the fund under certain specific conditions.

Further information about charges and fees is provided in the fund prospectus under Charges and expenses. The fund prospectus is available at [www.eabgroup.fi/instituutiot/rahastohallinto](http://www.eabgroup.fi/instituutiot/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](http://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 was launched on 20<sup>th</sup> of December 2012. Unit class E was launched on 18<sup>th</sup> of April 2017.

## 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/instituutiot/rahastohallinto](http://www.eabgroup.fi/instituutiot/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](http://www.finanssivalvonta.fi). This key investor information document is accurate as at 15th February 2021.