Key Investor Information Document – Finlandia 2030 Fund (Series B)

Purpose

This document provides the investor with key information about the investment product being offered. This document is not marketing material. The information is required by law in order to help the investor understand the nature of the product being offered, the risks, costs and potential gains and losses associated with it, and to help the investor to compare it with other products.

Product

Finlandia 2030

Finlandia Fund Management Company Ltd

ISIN: FI4000496617

www.finlandiagroup.fi.

For more information, call +358 20 7107 720

This PRIIP product is approved in Finland. The fund management company is licensed in Finland and regulated by the Finnish Financial Supervisory Authority.

Competent authority: Finnish Financial Supervisory Authority, Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki, Finland.

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What is this product?

Type: The Fund is an equity fund (UCITS) whose investment objective is to achieve the highest possible long-term return for the Fund through active portfolio management by investing the Fund's assets in compliance with the Fund's rules and the Finnish Act on mutual funds.

Investment period: The recommended minimum investment period is 5 years. This product has no maturity date. The manufacturer is entitled to terminate the product unilaterally.

Objectives: The Fund's investment strategy is to invest in companies that operate in local or global growth markets. The core of the investment strategy is to seek returns from assets that benefit from long-term structural changes in the global economy, such as rapid technological change, new energy solutions, ageing populations, urbanisation and the expected shift in the global economy from the West to the East. The Fund's investments are globally diversified, and investment allocation does not follow any geographical or sectoral distribution but, instead, the Fund aims to focus on global long-term growth themes in its investment activities. The Fund invests mainly in equities and equity securities. The Fund's equity investments are relatively concentrated, with the Fund investing in around 30 to 50 companies' equities or equity securities. The investor may subscribe and redeem fund units on each banking day. The quotation currency of the fund is the euro. Income from the Fund's investments, such as dividends and capital gains, is reinvested.

The retail investor for whom the product is intended: A non-professional investor who is familiar with equity investing, seeks a return from the stock market, tolerates medium risk and is prepared to hold their investment until the end of the recommended five-year investment period.

What are the risks and what kind of return can an investor get?

◀ Lower risk - Higher risk ▶

1	2	3	4	5	**6**	7

Typically lower rewards — Typically higher rewards

The risk indicator assumes that the investor holds the product for 5 years. The actual risk can vary significantly if the investor withdraws from the product early on, in which case their return may be lower than expected.

On a scale of 1 to 7, the risk level of the product is defined as 6, which is the second highest risk level. The general risk indicator expresses the level of risk of this product when compared to other products. It indicates how likely the investor is to lose money with the product as a result of market events or because the product developer is unable to pay the investor. The risk category presented may change over time. The lowest risk category does not mean a risk-free investment.

Risks relevant to the Fund that are not included in the general risk indicator:

Active risk
The Fund follows an active investment policy in its portfolio management and, therefore, the active risk of the Fund can be described as high.

Emerging market risk
International investments may involve risks typical for the markets of certain countries.

Counterparty risk
A risk that the counterparty in security trade or a derivative contract or the issuer of the instrument is not operating in accordance with agreed on terms and conditions.

Liquidity risk
A risk that the Fund's investments cannot be liquidated within a desired time period and/or at a desired price.

Operational risk
A risk of inadequate internal processes, systems and staff.

The Fund does not include capital protection against market risk. This product does not provide any protection against future market movements, which means that the investor may lose part or all of their investment. The indicator above does not take this protection into account.

Performance scenarios

The investor's return on the product is determined by market developments. Future market developments are uncertain and cannot be accurately predicted. The unfavourable, moderate and favourable scenarios shown are examples using the worst, average and best returns for the product over the last 10 years. The market could develop very differently in the future.

Recommended investment period: 5 years **Investment = €10,000** Scenario		1 year	5 years (Recommended investment period)
Minimum	There is no guaranteed minimum return. You could lose some or all of your investment.		
Stress scenario	Potential return on investments after expenses Average annual return %	€1,870 -81.3 %	€3,174 -20.5 %
Unfavourable scenario	Potential return on investments after expenses Average annual return %	€6,074 -39.3 %	€6,731 -7.6 %
Moderate scenario	Potential return on investments after expenses Average annual return %	€10,592 5.9 %	€14,544 7.8 %
Favourable scenario	Potential return on investments after expenses Average annual return %	€16,701 67.0 %	€21,530 16.6 %

The scenarios presented is an estimate of future returns based on evidence of fluctuations in the value of this investment, not an accurate indicator. The investor's return on the product is determined by market developments and the investment period. The figures shown include all charges relating to the product itself, and all charges relating to the investor's adviser or distributor. These figures do not take into account the personal tax situation of the investor, which may also affect the returns received.

The stress scenario shows what an investor's return could be in an extreme market situation and does not take into account situations where the developer is unable to pay the investor.

Unfavourable scenario: This type of scenario occurred for the investment over the period 2017–2022.

Moderate scenario: This type of scenario occurred for the investment over the period 2015–2020.

Favourable scenario: This type of scenario occurred for the investment over the period 2016–2021.

What happens if Finlandia Fund Management Company Ltd become insolvent?

The Fund consists of investment assets segregated from insolvency, so the investor cannot suffer any financial loss due to the possible insolvency of Finlandia Fund Management Company Ltd.

What are the costs for the investor?

Persons selling or advising an investor on this product may charge the investor other fees. This person will then provide the investor with information on these costs and how they affect the investment. The costs presented here are the maximum amounts that can be charged as fees with a subscription and redemption. The figures shown include all charges relating to the product itself, and all charges relating to the investor's adviser or distributor.

Expenses accumulated over time

The tables show the amounts used to cover the different types of costs of the investment. These amounts depend on the amount invested, the length of the investment period and how well the product performs. The amounts shown here are estimates based on the amount invested and various possible investment periods. The assumption is that in the first year, the investor would get back the amount invested with an annual return of 0%. For other investment periods, the assumption is that the investor will receive a return on the product in line with the moderate scenario.

Investment of €10,000 per year	1 year	5 years
Total costs	€632	€1,771
Impact on annual return (RIY) (*)	6.3 % every year	2.6 % every year

(*) This shows how expenses reduce returns over the investment period in each year. It shows, for example, that if an investor exits during the recommended investment period, the average annual return to the investor is predicted to be 10.4 % before expenses and 7.8 % after expenses.

What are the costs for the investor?

Cost structure

One-off costs on participation or exit		If the investor exits after 1 year
Participation fees	3.0 % of the investment amount paid by the investor when making the investment. This is the maximum amount that an investor can be required to pay.	€300
Exit fees	2.0 % of the investment amount, paid by the investor to exit the investment. This is the maximum amount that an investor can be required to pay.	€200
Recurring expenses		
Administrative charges and other administrative or operating expenditure	1.46 % of the value of the investment each year. The impact of the annual investment management fees charged by Finlandia Fund Management Company. This is an estimate based on last year's estimated costs.	€146
Transaction costs	0.0 % of the value of the investment each year. This is an estimate of the cost of buying and selling the investments covered by the product. The actual amount varies depending on how much we buy and sell.	€0
Incidental expenses incurred in special circumstances		
Performance-based expenses	There is no performance-based fee associated with this product.	€0

How long should the investment be made for, and can the investor get their money out before the investment matures?

The recommended holding period is 5 years from the initial investment date. However, the investor may withdraw the money before the recommended investment period ends. The investment has no maturity date.

How can I make a complaint?

If the investor wishes to make a complaint about the product, the developer of the product or the person selling the product, the investor can contact Finlandia Group Plc (www.finlandiagroup.fi), which is responsible for the distribution and marketing of the product. The customer complaint must be made in writing and sent by post to Finlandia Group Plc, Eteläranta 20, 00130 Helsinki, Finland or by e-mail at asiakaspalvelu@finlandiagroup.fi.

The matter can also be referred to the Finnish Financial Ombudsman Bureau or the Investment Complaints Board. The matter can also be brought before the district court of the investor's domicile or Helsinki. FINE Finnish Financial Ombudsman Bureau and Investment Complaints Board, Porkkalankatu 1, 00180 Helsinki, Finland, Tel: +358 9 685 0120, website (www.fine.fi).

Other essential information

The custodian of the fund is Skandinaviska Enskilda Banken AB (publ), Helsinki branch. For more information on the fund and on saving in mutual funds, please contact Finlandia's branches and agents, or consult the Fund Prospectus and Fund Rules, which can be found on the fund management company's website (www.finlandiagroup.fi). The performance of the fund unit can be followed on the fund management company's website. The tax legislation of the Fund's home country (Finland) may affect the investor's personal taxation. Finlandia Fund Management Company Ltd may be held liable solely based on any statement contained in this document that is misleading, inaccurate or inconsistent with the official fund prospectus. In addition to the fund-specific risks mentioned here, investors should also familiarise themselves with the general risks associated with investing in funds, which are described in more detail in the Fund Prospectus.

Information on past performance over the last 1 year and past performance prospects for the unite category are available at:

- https://finlandiagroup.fi/hubfs/PDF-files/Aiempi-tuotto-tai-arvonkehitys-2030-B-sarja.pdf
- https://finlandiagroup.fi/hubfs/PDF-files/Kuukausittaiset-arvot-2030-B-sarja.pdf

Past returns do not allow reliable assumptions to be made about future returns or value development. The investor is, therefore, exposed to risk and will not necessarily receive the returns described above.