

# Key Information Document

## Purpose

This document provides the investor with the key information about the offered investment product. The document is not marketing material. The law requires the provision of such information to enable the investor to understand the character of the product offered and the risks, expenses and possible profits and losses pertaining to it, and to make it easier for the investor to compare it with other products.

## Product

### Capital Redemption Contract XMLFI91200DB

PRIIP manufacturer is Mandatum Insurance Company Limited (Mandatum). Mandatum, which is part of Mandatum Group, is authorized by the Finnish Financial Supervisory Authority (FIN-FSA), which also regulates it, [www.mandatum.fi](http://www.mandatum.fi)

Call +358 200 31100 (lnc/mnc) for more information . Release Date: 01/01/2023

**You are about to purchase a product that is not simple and may be difficult to understand.**

## What is this product?

**Type:** Capital Redemption Contract. A capital redemption contract is an investment agreement between the insurance company and the investor, which can be either unit-linked or with technical interest or a combination thereof.

**Objectives:** The objective is to grow wealth through the investment objects linked to the contract. Investments objects, investment baskets, funds, and investment bonds managed by Mandatum and the fund managers selected by it and an alternative with an annual interest rate can be linked to the product.

**Intended Retail Investor:** Suits private persons who seek a return on their invested capital in the medium and long term. The type of investors to whom the product is offered varies according to the investment options attached to the product. The investment options that can be selected for the insurance product are available at: [www.mandatum.fi/en/investments/key-information-documents/](http://www.mandatum.fi/en/investments/key-information-documents/).

**Insurance Benefits:** The product does not include life insurance cover.

**Product term:** The contract is valid for a fixed period; the contract period is a maximum of 50 years. The contract can be terminated by notifying the insurance company thereof in writing. The insurance company has the unilateral right to terminate the insurance contract, without a specific reason, after three months have elapsed from when the owner of the contract has received notice of termination of the contract.

## What are the risks & what could I get in return?

The summary risk indicator is a guide to the level of risk of this product compared to other products.

The return and risks of the insurance product depend and vary directly according to the return and risk of the investment targets chosen by the investor for the contract. Investors should always familiarize themselves carefully with the special information of individual investment, as well as the associated risks and return expectations. Even the lowest risk category is not completely risk-free. The investor can lose the capital they invested and the return in part or in full.



*The risk indicator assumes you keep the product for 20 years.*

The special information documents for the investment objects can be found via [www.mandatum.fi/en/investments/key-information-documents](http://www.mandatum.fi/en/investments/key-information-documents).

## Performance Scenarios

The return on the contract is determined based on the performance of the investment objects the policyholder has chosen. The investor's taxation may also impact the final return received by the investor. The investment options that can be selected for the insurance product are available at: [www.mandatum.fi/en/investments/key-information-documents/](http://www.mandatum.fi/en/investments/key-information-documents/).

## What happens if Mandatum is unable to pay out?

The investor may suffer financial losses if Mandatum were to become insolvent. However, the solvency of insurance companies is strictly regulated. If the insurance company is placed in liquidation or bankruptcy, the interests of the policyholders are secured such that all insurance receivables, regardless of the insurance class and line, hold first preference to all of the company's assets during the company's liquidation and bankruptcy above all other receivables targeted at the company. The capital redemption contract is not covered by the Investors' Compensation Fund or the Deposit Guarantee Fund.

## What are the costs?

The Reduction in Yield (RIY) indicates how much the total costs you pay will reduce the potential return on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The costs that are shown here are the range of cost of this product. The total costs of this product depend on the investment options attached to this product. The costs vary by investment option and can be found in the specific information document of the investment option in question.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The costs that are shown here are the range of cost of this product. The table shows what the costs, including potential exit penalties, could mean for different holding periods. They include potential early exit penalties. The figures assume an investment of 10,000 euros. The figures are estimates and may change in the future. The costs incurred by the private investor vary depending on the investment option. The investment options that can be selected for the insurance product are available at: [www.mandatum.fi/en/investments/key-information-documents/](http://www.mandatum.fi/en/investments/key-information-documents/).

### Costs Over Time

Investment Scenarios 10,000.00€	If you cash in after 1 Y	If you cash in after 10 Years	If you cash in after 20 Years*
Total cost	164.27 - 164.27	816.06 - 816.06	1,394.18 - 1,394.18
Impact on return (RIY) per year	1.65 - 1.65	0.85 - 0.85	0.75 - 0.75

\*recommended holding period

### Composition of Costs

#### One-off costs

Entry Costs %	0.06 - 0.06	Annual cost impact if you exit after recommended holding period.
Exit Costs %	0.06 - 0.06	Annual cost impact if you exit after recommended holding period.

#### Ongoing costs

Management fees and other administrative or operating costs %	0.00 - 0.00	The impact of the costs of us buying and selling underlying investments for the product.
Transaction costs %	0.65 - 0.65	The impact of the costs that we take each year for managing your investments.

#### Incidental costs

Performance fees %	0.00 - 0.00	The impact of the performance fee.
Carried Interests %	0.00 - 0.00	The impact of carried interests.

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

### **Recommended minimum holding period: 20 years**

Recommended minimum investment period: 20 y. This product is intended for long-term saving. The recommended minimum investment period is connected to the investment periods of the investment objects linked to the product. The savings can be withdrawn in part or in full before the end of the contract period. A redemption fee according to the price list is charged for surrenders. Investments in illiquid investment objects made through the contract may prevent the premature maturing of the product or have a negative impact on the value of the investment. The product comes with the right to cancel, i.e. the policyholder has the right to cancel the contract within 30 days of receiving the contract document. Notice of cancellation must be made in writing. Subsequent to cancellation, the investments made by the policyholder will be refunded, less any possible depreciation in the value of the investment objects.

## How can I complain?

The investor can complain about the product, the activities of the product's developer or the party selling the product/providing advice by contacting Mandatum either on our Web Service through an online message at the address [www.mandatum.fi/danskebank](http://www.mandatum.fi/danskebank) or calling our customer services at tel. +358 200 31100 (Inc/mnc). The complaint can also be made by letter. The feedback will be handled according to current legislation. The processing of the matter will take place without delay, however, within a maximum of 30 days.

### **Postal Address:**

Mandatum Henkivakuutusosakeyhtiö  
Asiakasposti/2011 Kalevantie 3  
20520 Turku

### **Email:**

[asiakaspalvelu@mandatum.fi](mailto:asiakaspalvelu@mandatum.fi)

Mandatum's decision may be submitted for consideration to the Finnish Financial Ombudsman Bureau (FINE [www.fine.fi](http://www.fine.fi)), the Finnish Insurance Complaints Board or another body issuing recommended decisions. Mandatum's decision can also be appealed to the Helsinki District Court or the Finnish District Court of the district in which the complainant permanently resides.

## Other Relevant Information

Investors must carefully familiarise themselves with the terms and conditions and brochures relating to the insurance and investments before taking out or changing an insurance policy or selecting or changing investments. The product's other statutory materials, product description, terms and conditions, and price list are given with the insurance application. The investor can also get them by calling Mandatum's customer service on 0200 31100 (Inc/mnc).