

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

**AMF Företagsobligationsfond**

**AMF Fonder AB**

ISIN: SE0011414606

www.amf.se

Call +46 (0)771 696 320 for more information.

The Swedish Financial Supervisory Authority is responsible for supervising AMF Fonder AB in relation to this Key Information Document. This PRIIP product is authorised in Sweden and is managed by AMF Fonder AB. AMF Fonder AB is authorised in Sweden and regulated by the Swedish Financial Supervisory Authority.

The date of production of this KID is **27 February 2024**.

## What is this product?

**Type:** Mutual fund (UCITS)

**Term:** Recommended minimum holding period: 2 years

**Objective:** The fund is a money market fund, with an average duration of maximum one year. The fund's assets will be invested in negotiable instruments and money market instruments, primarily issued by corporations with a high credit rating, as well as deposited into account with a credit institution.

The investments will be made in securities with a credit rating no lower than the equivalent of Standard & Poor's credit rating K3 or BBB-. The fund may invest in derivative instruments as a part of the investment policy. The assets shall be denominated in SEK. The aim of the fund is to offer a stable return at a low level of risk.

The fund is actively managed. Deviations from its benchmark can vary over time, please read more in the fund's information brochure or its annual report for historical variations. Investments are to be made on an objective basis taking account of developments in fixed income markets, the risk limits of the fund and the manager's risk assessment of issuers permitted by the investment strategy. Please, read more on our website or in the fund's information brochure for a complete information regarding our sustainable investments.

We compare the fund's performance with the benchmark Solactive SEK FRN Short IG Corporate (from 1 January 2024; previously HMTS, Handelsbanken Markets Sweden All Treasury Bills). The fund does not distribute dividends.

**Intended Retail Investor:** This fund may be appropriate for investors who plan to retain their investment for at least two years and who understands that the value of the fund can increase as well as decrease and it is not for certain that the invested amount can be recovered. There are no prior knowledge of financial markets nor experience of mutual funds necessary to be able to invest in the fund.

**Depository:** Skandinaviska Enskilda Banken AB.

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

### Risk Indicator



**The risk indicator assumes you keep the product for 2 year(s). This product has no maturity date.**

We have classified this product as 2 out of 7. This is a low risk class, which entails a low risk of both increases and decreases in unit value.

The risk indicator illustrates how much the fund's value has fluctuated over the past ten years.

Category 1 (lower risk) does not mean that a fund is risk-free. A fund may move along the scale over time, to both the right and the left. This is because the indicator is based on historical data, which are no guarantee of future risks/rewards. Even if the fund is in the lowest risk class you can lose money, as no investments

are entirely risk free.

### Risks not covered by the risk indicator

**Operational risks:** Delays and errors in processes, political and official decisions and so on may negatively impact the fund.

**Liquidity risk:** can arise if some of the fund's assets are difficult to sell at a certain time or at a reasonable price. The fund's assets are invested in the corporate bond market, which has lower transparency and liquidity than the stock market. The liquidity risk in the fund's holdings is continuously monitored by the fund company.

**Impact of financial techniques:** Derivative instruments may be used for investment purposes, which may increase the fund's risk levels.

**Credit risk:** The risk of loss if the issuer of a fixed-income security is unable to make coupon payments or repay the principal on maturity.

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

### Performance Scenarios

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The unfavourable, moderate and favourable scenarios show the worst, the average and the best result for the product during the last 10 years. The financial markets may develop quite differently in the future.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

**Recommended Holding Period: 2 years**

**Investment = SEK 100,000**

Scenarios		1 year	2 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>SEK 87,460</b>	<b>SEK 92,930</b>
	Average return each year, %	-12.54%	-3.60%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>SEK 95,060</b>	<b>SEK 96,510</b>
	Average return each year, %	-4.94%	-1.76%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>SEK 99,640</b>	<b>SEK 99,390</b>
	Average return each year, %	-0.36%	-0.31%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>SEK 107,590</b>	<b>SEK 104,410</b>
	Average return each year, %	7.59%	2.18%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

### What happens if AMF Fonder AB is unable to pay out?

According to regulations, the fund's assets must be kept by a custodian. In the event that the fund company goes bankrupt, the management of the fund is taken over by the custodian. There is no other compensation or guarantee scheme for investors in the fund.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

The tables show the amounts that are taken from your investment to cover different types of costs. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for different holding periods given the moderate scenario. The figures assume you invest SEK 100,000. The figures are estimates and may change in the future. You should note that these costs are paid by the Company whereas the return that you may receive will depend on the Company's share price performance. There is no direct link between the Company's share price and the costs that it pays.

### Costs over time

	1 year	2 years
<b>Total costs</b>	<b>SEK 150</b>	<b>SEK 300</b>
<b>Annual cost impact*</b>	0.15% each year	0.15% each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.2% before costs and -0.3% after costs.

**Composition of costs (the amounts in SEK are based on an investment of 100.000 SEK)**

<b>One-off costs</b>		<b>1 year</b>
Entry costs	We do not charge any entry costs when you acquire your investment, but the distributor may.	SEK 0
Exit costs	We do not charge any exit costs when you dispose of your investment, but the distributor may.	SEK 0
<b>Ongoing costs</b>		
Management fees and other administrative or operating costs	0.100 percent of the value of your investment per year. This is an estimate based on actual costs over the last year.	SEK 100
Transaction costs	0.050 percent of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	SEK 50
<b>Incidental costs</b>		
Performance fees	There is no performance fee for this product.	SEK 0

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

This fund may be inappropriate for investors who plan to withdraw their money within five years. Deposit and withdrawals of fund shares can normally be handled every banking day. Days when trades cannot be executed appears in the trading calendar on our website: Trading calendar

**How can I complain?**

Shareholders of the fund that have any complaints with our services and/or about the product can contact our complaint officer. Complaints can be sent via email to [info@amf.se](mailto:info@amf.se) or by regular mail to Frisvar, AMF Fonder AB, 113 88 Stockholm.

**Other relevant information**

More information about the fund, annual and semi-annual reports and a prospectus with the complete fund rules can be ordered free of charge from Customer Services or are available on our website: AMF Fonder. Our remuneration policy can be ordered free of charge from Customer Services or are available on our website: Remuneration policy AMF Fonder AB.

Past performance for the last 10 years is available here: Returns.

The Fund is managed by AMF Fonder AB, corporate identity number 556549-2922 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.