

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

Storebrand Europa A EUR
ISIN: SE0013801438

Storebrand Fonder AB, a subsidiary of Storebrand Asset Management AS.

For more information visit www.storebrandfonder.se or call Customer Service on +46 8 614 24 50.

Finansinspektionen is responsible for supervising Storebrand Fonder AB in relation to this Key Information Document. This PRIIP product (fund) is authorized in Sweden and managed by Storebrand Fonder AB. Storebrand Fonder AB is authorized in Sweden and regulated by the Swedish Financial Supervisory Authority.

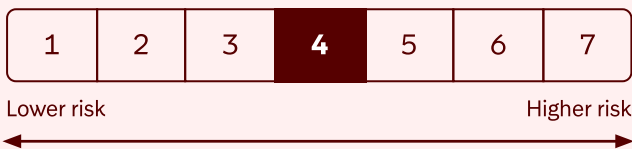
Date of production of the KID 2025-01-20

What is this product?

Type	This is a securities fund (UCITS) under regulation of Swedish law.
Maturity Date	The fund does not have a maturity date. The fund management company has the right to close the fund and redeem the fund units as described in the information included in the fund prospectus.
Objectives	<p>The fund's objective is to reflect the long-term performance in the European stock markets, defined as the fund's benchmark index, with a high level of risk diversification.</p> <p>Storebrand Europa is a sustainable, index-oriented equity fund that invests in a wide range of shares in different sectors in the European stock markets. The fund's performance is compared with an index that reflects the European stock markets. There can be a difference in the return between the fund and the index, as the fund follows our criteria for sustainable investments. This means that certain shares that are part of the index are excluded because they do not meet the sustainability requirements. The fund usually invests in around 300-450 companies across several different sectors and countries.</p> <p>The fund follows our standard for sustainable investments, which means, among other things, that we refrain from investing in companies that are in breach of international standards and conventions. These include human rights, labour law and international law, corruption and financial crime, serious climate and environmental damage, and controversial weapons (land mines, cluster bombs and nuclear weapons). We also exclude companies where more than 5 per cent of net sales come from the production and/or distribution of fossil fuels, tobacco, weapons, alcohol, gambling, pornography, cannabis or companies with large fossil reserves.</p> <p>The share class does not pay out dividends. Instead, all revenue is reinvested in the Fund.</p> <p>Up to 10% of the net asset value of the fund may also be placed in deposits with credit institutions. To protect the value of the fund or to save costs, we may use derivatives as a complement. You can normally buy and sell fund units in the fund every banking day.</p>
Benchmark	MSCI Europe Index, net return.
Intended retail investor	This fund may be suitable for investors who intend to hold their investments for at least 5 years and who understand that the money invested in the fund may both increase and decrease in value and that it is not certain that the entire capital invested can be returned. Investing in the fund does not require any specific prior knowledge or experience of UCITS or financial markets.
Custodian	J.P Morgan SE, Stockholm Bankfilial, 516406-1110.
Other	The annual report, semi-annual report, prospectus, latest NAV price and other practical information may be obtained in Swedish free of charge at: storebrandfonder.fondlista.se

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

Risk indicator



The risk indicator assumes you keep the product for 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This means the fund has a medium risk of increases and decreases in the share value. The indicator primarily reflects increases and decreases in the assets the fund is invested in.

Examples of risks not necessarily captured by the risk indicator:
Currency risk: The fund invests in financial instruments that are issued in currencies other than the fund's base currency. Because of this, there is a currency risk arising from changes in the exchange rates between the fund's base currency and the share class's currency.

This product does not provide any protection from future market performance. You could therefore lose some or all of your investment.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product or a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10,000 EUR

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2,070 EUR	2,940 EUR
	Average return each year	-79.3%	-21.7%
Unfavourable	What you might get back after costs	8,550 EUR	9,120 EUR
	Average return each year	-14.5%	-1.8%
Moderate	What you might get back after costs	10,540 EUR	13,630 EUR
	Average return each year	5.4%	6.4%
Favourable	What you might get back after costs	14,100 EUR	16,020 EUR
	Average return each year	41.0%	9.9%

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 unfavourable scenario occurred for an investment between 2015.03-2020.03 the moderate scenario between 2018.02-2023.02 and the favourable scenario between 2018.12-2023.12. The stress scenario shows what you might get back in extreme market circumstances.

What happens if Storebrand Fonder AB is unable to pay out?

The assets of the fund are held in safekeeping by its depositary. In the event of our insolvency, the fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the insolvency of the depositary, or someone acting on its behalf, the fund may suffer a financial loss. This loss will not be covered by any investor compensation or a guarantee scheme. However, this risk is mitigated to a certain extent by the fact that the depositary is required by law and regulation to segregate its own assets from the assets of the fund. The depositary will also be liable to the fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations).

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.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. If the fund is included as part in another product, such as unit-linked, there could be additional costs.

We have assumed the following:

- In the first year you would get back the amount that you invested (0 % annual return). For the product's recommended holding period we have assumed the product performs as shown in the moderate scenario.
- 10,000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	21 EUR	137 EUR
Annual cost impact*	0.2%	0.2% 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 6.6% before costs and 6.4% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs (the amounts are based on an investment of 10,000 EUR)

One-off costs		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product, but the person selling you the product may do so.	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year		If you exit after 1 year
Management Fees And Other Administrative Or Operating Costs	0.21 % of the value of your investment per year. This is an estimate based on actual costs over the last year, or on expected costs if the fund/share class was recently launched.	21 EUR
Portfolio Transaction Costs	0.00 % 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.	0 EUR
Incidental costs taken under specific conditions		If you exit after 1 year
Performance fees	There is no performance fee for this product.	0 EUR

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

Recommended holding period: 5 years

The fund does not have a minimum holding period requirement but since investments are made in equities, it is suitable for a long-term investment horizon. You should be prepared to save in the fund for at least 5 years. Normally, you may sell your fund units every banking day without incurring any extra fee.

How can I complain?

If you wish to make a complaint about the fund, you can contact the person who advised you or sold you the product. You can also contact the fund management company directly at: www.storebrandfonder.se/fonder/om-oss/synpunkter-och-klagomal or send the complaint to klagomalsansvarig@spp.se alternatively:

Storebrand Fonder AB
Svarspost
Kundnummer 20543963
110 00 Stockholm

Other relevant information

Please see prospectus available at the website for Storebrand Fonder <https://storebrandfonder.se> for further information. There you will also find a current version of this KID, the fund's annual report and semi-annual report, as well as information on the costs for previous periods. Here you will also find information about the fund company's compensation policy.

Past performance:

Past performance for up to the last 10 years are available [here](#).

Performance scenarios

Previously published performance scenarios are available [here](#).