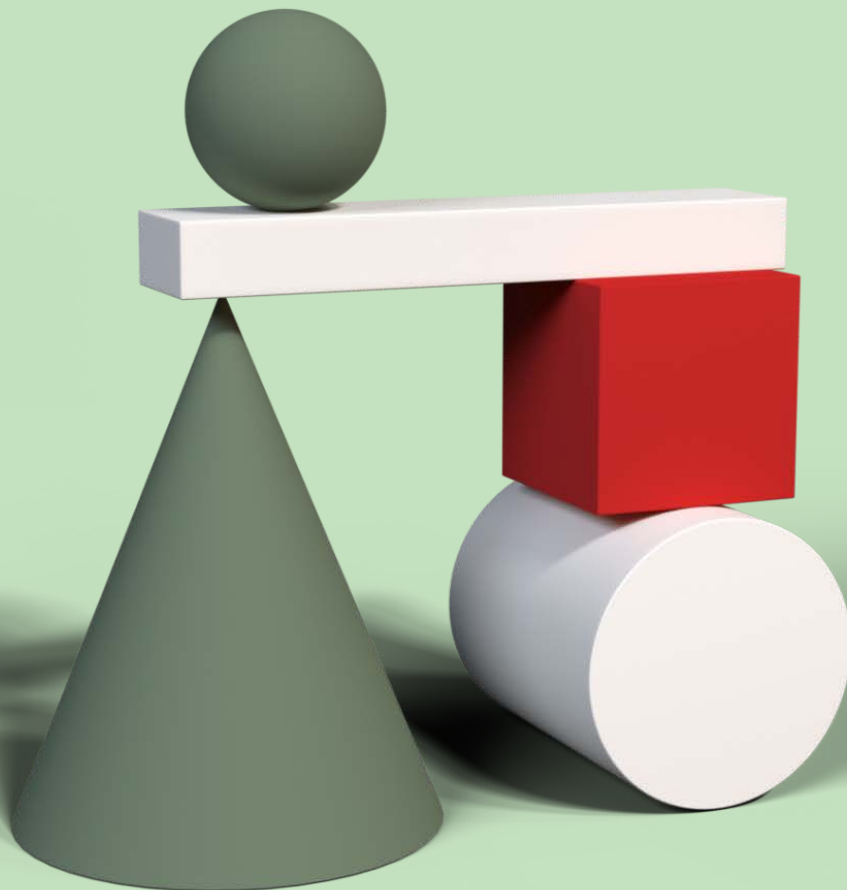


# Storebrand Global All Countries

Prospectus  
18 october 2022



# Content

Storebrand Global All Countries .....	3
Investment Objective .....	3
Target Group .....	4
Activity Level of the Fund .....	4
Risk .....	4
Historical Return .....	4
<b>Sustainability Information</b> .....	5
<b>Information about the Fund Company</b> .....	8
The Funds and the legal status .....	9
Open a Fund saving .....	10
<b>Fees and expenses</b> .....	12
Applicable and maximum charges .....	12
<b>General risk information</b> .....	15
Different types of risk .....	15
Securities financing transactions .....	16
<b>Sustainability</b> .....	18
<b>Tax rules</b> .....	19
The fund saver's tax .....	18
<b>Other information</b> .....	20
Annual historical return for our funds (last 10 years) .....	22
<b>Fund rules</b> .....	23

This Prospectus for the Storebrand Global All Countries ("the Fund"). It has been prepared in accordance with the Swedish Securities Funds Act (2004:46) and the Swedish Financial Supervisory Authority's (2013:9) on mutual funds. Investors' rights to complain and certain information on redress mechanisms are made available to investors pursuant to our complaints handling policy and procedure and also included in the Prospectus. There may be restrictions in which countries individual funds can be sold and marketed and no offer will be made in jurisdictions where such offer of marketing will be unlawful. Storebrand Fonder AB may terminate arrangements for marketing under the Cross-border Distribution Directive denotification process.

Prospectus and the fund rules for the fund together constitute the Prospectus, which can be found in English and/or Swedish at [www.storebrandfonder.se/faktablad](http://www.storebrandfonder.se/faktablad)

# Storebrand Global All Countries

## Investment Objective

The fund's objective is to reflect the long-term performance in the Global stock markets, defined as the fund's benchmark index, with a high level of risk diversification.

Storebrand Global All Countries is a sustainable, index-oriented equity fund that invests in a wide range of shares in different sectors in the global stock market. The fund's performance is compared with an index that reflects the global stock market. 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 1,800-2,300 companies across many different sectors and countries.

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.

The assets may be invested in transferable securities, derivative instruments, fund units and also in accounts with credit institutions. The fund may invest no more than ten per cent of the value in fund units. The fund mainly invests in equities and may use derivative instruments and OTC-derivates to streamline management. Streamlining management refers to such trading in derivative instruments that aims to reduce costs and risks in management.

## Benchmark Index

MSCI All Countries World Index, net return.

## Share Classes

The fund comprises share classes subject to the following conditions:

### Share class A SEK

Accumulating (non-dividend-paying) share class, traded in SEK.

### Share class B SEK

Dividend-paying share class, with a minimum initial subscription amount of one hundred thousand (100,000) SEK, traded in SEK.

### Share class C SEK

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in SEK.

### Share class D SEK

Dividend-paying share class with special conditions for distribution, traded in SEK.

### Share class A EUR

Accumulating (non-dividend-paying) share class, traded in EUR.

### Share class B EUR

Dividend-paying share class, with a minimum initial subscription amount of ten thousand (10,000) EUR, traded in EUR.

### Share class C EUR

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in EUR.

### Share class D EUR

Dividend-paying share class with special conditions for distribution, traded in EUR.

### Share class A NOK

Accumulating (non-dividend-paying) share class, traded in NOK.

### Share class C NOK

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in NOK.

### Share class A USD

Accumulating (non-dividend-paying) share class, traded in USD.

### Share class C USD

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in USD.

## Dividend

The accumulating, non-dividend-paying share classes, the fund does not pay dividends, but all income is reinvested.

Dividends are paid for dividend-paying share classes. Normally, the dividend is paid during March – June. The goal is to distribute between 4 and 6 per cent of the value of the unit annually at the time of the fund company's decision on dividend. Further information on the basis for the dividend can be found in the fund rules.

## Target Group

The fund is suitable for those who want a sustainable index-oriented fund at a low fee and sustainable investments that follow the biggest listed companies on the global stock market. The investment horizon should be at least five years and one must be able to accept that large rate fluctuations may occur

## Activity Level of the Fund

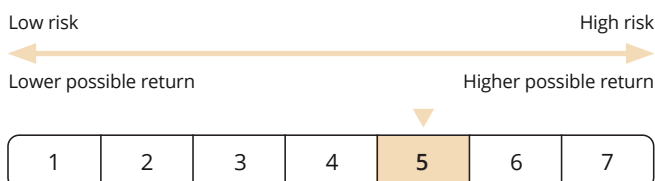
The activity level of the fund is measured with tracking error. The level of tracking error is due to the fact that the fund's objective is to simulate the development of its benchmark index. The fund is an index-oriented fund and the fund's benchmark index is relevant as it reflects the markets in which the fund invests. Achieved tracking error is in line with how the management is intended to be conducted as well as the fund's investment focus and objectives.

In the section fees and costs you will find a table of the fund's tracking error.

## Risk

Investments in equity funds are associated with a risk of large price fluctuations (market risk). The fund's investments are concentrated geographically in Europe and therefore the risk is normally somewhat greater than in a more diversified global equity fund.

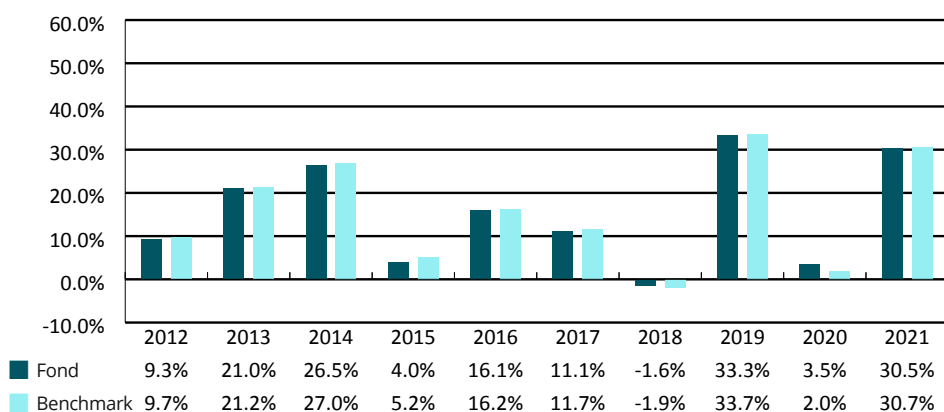
As the fund's assets are invested almost exclusively in foreign equities, changes in exchange rates will have an impact on returns (currency risk). Under extreme market conditions, there may be a risk of not being able to withdraw funds from the fund within the set time (liquidity risk).



## Historical return

The graph below shows the historical development for the last ten calendar years, if the fund has existed for a shorter time, as many full years as the fund has existed are shown in Swedish kronor (SEK) for share class A SEK.

The return is calculated with the dividend reinvested. No account is taken of inflation. The return is reported after tax and fees. Historical returns do not guarantee future returns.



Benchmark: MSCI All Countries World Index, net return

# Sustainability Information

## Transparency regarding the integration of sustainability risks, the promotion of environmental or social characteristics, and sustainable investment

- The fund has sustainable investments as its objective
- The fund promotes environmental or social characteristics
- The fund takes sustainability risks into consideration in investment decisions, but the fund does not promote environmental or social characteristics or does not have sustainable investments as its objective
- Sustainability risks are not relevant (explanation provided below)

*The management company's comment:* The manager takes sustainability risks into account in its investment decisions and integrates ESG \* aspects into the decisions. These aspects include both ESG risks and limiting climate change. In the Sustainability analysis of the companies, we measure, among other things, financially significant risks regarding environmental, social and corporate governance issues that have a significant impact on the company's financial value.

We analyze both ESG risks and SDG \* opportunities and weigh these together into a rating. 50 percent of the rating is based on ESG risks and 50 percent on SDG opportunities. The SDG rating measures opportunities linked to the UN's global sustainability goals and the Paris Agreement with a focus on products and services that help achieve the SDGs. Gender equality constitutes 10 percentage points of the SDG rating.

Storebrand Global All Countries does not invest in any companies that violate Storebrand Fonder's sustainability criteria, which reduces the sustainability risk in the fund. Read more about Storebrand Fonder's sustainability criteria under Exclude below.

\* ESG - environmental, social and corporate governance issues

\* Global Sustainable Development Goals

## Sustainability-related characteristics that are promoted in the management of the fund or that are included in the fund's objective:

- Environmental characteristics**  
(e.g., the company's impact on the environment and climate)
- Social characteristics**  
(e.g., human rights, labor rights and equal opportunities)

- Good governance practices**  
(e.g., shareholders rights, issues related to remuneration of executives and measures against corruption).

## Other sustainability-related characteristics

*The management company's comment:* The fund promotes a transition to a world with low carbon dioxide emissions (greenhouse gases) by excluding companies with operations linked to fossil fuels and companies that violate international norms and conventions related to environmental issues.

The Fund's environmentally sustainable investments contribute to the following environmental objectives defined in the EU taxonomy for environmentally sustainable activities: mitigating climate change.

The fund promotes social aspects by excluding investments in companies with activities linked to prohibited weapons, nuclear weapons, weapons and munitions, alcohol, tobacco, cannabis, pornography, and commercial gambling, and by opting out of companies that violate international norms and related conventions to human rights, labor law or the fight against corruption and economic crime.

The fund's objective is to have a higher sustainability rating and a lower CO<sub>2</sub> footprint than its benchmark index.

## Assessment of the effect on return

Sustainability risks are defined as an actual or potentially significant negative impact on the value of the investment. The risk that an investment return is negatively affected by sustainability risks varies depending on the specific company risk, asset class and region. Therefore, it is important to be transparent in what the weighted sustainability risk in the fund looks like. Higher sustainability risk means a higher probability that negative consequences will be realized.

Our conviction is that we reduce the risk of potential negative effects on the fund's return by taking sustainability risks into account in our investments, that the fund has far-reaching exclusion criteria, see below under Exclude, and that through active ownership we minimize and mitigates the sustainability risks in the companies we invest in. The fund's sustainability risk is 19,5/100 (where 0 is best), which in our assessment entails a limited risk of a negative impact on the return. As a result of its exclusion strategy regarding fossil fuels and the integration of sustainability in the investment process, the fund has a low exposure to the companies with the highest climate-related risk, ie companies with exposure to coal, oil and gas.

We are convinced that companies that understand and use sustainability in their business strategy will in the long run be the winners of the future. Investing sustainably is therefore

important for achieving the best possible risk-adjusted return for unit holders.

#### Indicators

We measure the fund's carbon dioxide emissions compared with the fund's benchmark index and the fund's sustainability rating compared with the index four times a year.

The Storebrand Group, which includes Storebrand Fonder, has signed and follows: UN Principles for Responsible Investment (2006), OECD, ILO, Global Compact (2000), Tobacco-Free Finance Pledge (2018), Fossil-Free Sweden (2016), Net Zero Asset Owner Alliance (2019), CDP (2015), Montreal Pledge (2015) and TCFD.

Read more: [www.storebrandfonder.se/samarbeten](http://www.storebrandfonder.se/samarbeten)

#### Reference Values

The fund has the following index as its reference value:

No index has been selected as a reference value

*Management Company's comments:* The fund does not use any reference value to achieve the environmental or social characteristics. However, the fund uses a benchmark index to compare risk and return. The manager makes active choices in the fund so that it achieves the environmental and social characteristics that the fund strives for.

#### Information on the EU taxonomy for environmentally sustainable company's

The EU taxonomy is a classification system that aims to establish common criteria for environmentally sustainable economic activities.

According to the regulations, for each fund, the proportion of the fund's investments that is compatible with the taxonomy must be reported.

The taxonomy is being developed and criteria for all environmental objectives are not yet clear. There is also no established calculation model for how large a share of the fund's investments is compatible with the taxonomy. The companies in which the fund invests have not yet begun to report the extent to which their activities are compatible with the EU taxonomy. Therefore, the fund company assesses that at present it is not possible to provide reliable information on the proportion of the fund's investments that is compatible with the taxonomy.

The regulations contain a principle, "do not cause significant damage", which means that investments that contribute to a sustainability goal must not at the same time entail significant damage to any other sustainability goal. The principle "do not cause significant harm" only applies to the part of the fund that consists of investments that are either considered sustainable according to the Regulation on Sustainability Information or according to the EU taxonomy. The remaining part of this fund has underlying investments that do not take

into account the EU criteria for environmentally sustainable economic activities.

#### Methods used to integrate sustainability risks, promote environmental or social characteristics or attain a sustainability-related objective:

The fund includes

*Management Company's comments:* The fund has specific and stated criteria for selecting companies based on environmental, social and corporate governance factors. Each individual company selected into the fund, and continuously after the acquisition of a security, is assessed and rated on the basis of our fundamental sustainability analysis, where the companies are classified on the basis of many different sustainability indicators, have comprehensive systems for managing ESG risks and contribute positively to the UN Global Sustainability Goals.

The fund excludes

The fund does not invest in companies that are involved in the following products and services. A maximum of five percent of the turnover in the company where the investment takes place may refer to activities that are attributable to the specified product or service.

#### Products and services

Under this heading, a fund that does not promote environmental or social characteristics or has a sustainable investment as a goal may also indicate which products and services are not included in the fund as a result of the fund's investment focus.

Cluster bombs, personnel mines

*Management Company's comments:* Zero tolerance.

Chemical and biological weapons

*Management Company's comments:* Zero tolerance.

Nuclear weapons

*Management Company's comments:* Zero tolerance.

Weapons and/or war materials

*Management Company's comments:*  
Max 5 % production and/ or distribution.

Alcohol

*Management Company's comments:*  
Max 5 % production and/or distribution.

Tobacco

*Management Company's comments:* 0 % regarding production and a maximum of 5 % of the revenue from distribution.

Commercial gambling

*Management Company's comments:*  
Max 5 % production and/ or distribution.

- Pornography**  
*Management Company's comments:* 0 % regarding production and a maximum of 5 % of the revenue from distribution.
- Fossil fuels (oil, gas, coal)**  
*Management Company's comments:*  
Max 5 % production and/ or distribution.
- Coal**  
*Management Company's comments:*  
Max 5 % production and/ or distribution.
- Other**  
*Management Company's comments:* The fund excludes non-medical cannabis, oil sands extraction (5% production and / or distribution), unsustainable palm oil and companies with large fossil reserves, companies with more than 100 million tonnes of CO<sub>2</sub> in fossil reserves.

At [www.storebrandfonder.se/samarbeten](http://www.storebrandfonder.se/samarbeten) you can see which companies we have excluded.

### International norms

International norms refer to international conventions, laws and agreements such as the UN Global Compact and the OECD's guidelines for multinational companies concerning issues of the environment, human rights, labor rights and business ethics.

- The fund avoids investing in companies that violate international norms and conventions. The assessment is made either by the fund company itself or by a subcontractor.**  
*Management Company's comments:*
- The fund does not invest in companies that do not take measures to remedy identified problems or where the fund deems that the companies will not remedy the problems for a period that the fund company deems reasonable in the individual case.**

This alternative refers to funds that produce an action plan for the companies in question, which is excluded if the specified conditions are not met during the set period of time.

*Management Company's comments:*

### Countries

- For sustainability reasons, the fund does not invest in companies involved in certain countries/interest-bearing securities issued by certain states**

This alternative refers to funds that carry out a country-specific sustainability analysis that results in companies involved in certain countries being excluded or interest-bearing securities issued by certain states being excluded.

*Management Company's comments:*

### Other

- Other**

*Management Company's comments:*

### Management Company's engagement

The Management Company uses its investor influence to affect change in companies related to sustainability issues. The Management Company has a dialogue with companies in order to influence them in a more sustainable direction

- Engagement by the Management Company**  
*Management Company's comments:* Our specialists in sustainable investments and corporate governance together with our managers have ongoing dialogue and meetings with the companies, by telephone, e-mail or personal meetings. By actively asking questions about the companies' ambitions and activities in the area of environment and sustainability, we influence the companies to deliver concrete results and contribute positively to the UN's global sustainability goals.
- Engagement in collaboration with other investors**  
*Management Company's comments:* In common issues, we join forces with other major owners through our involvement in, among other things, PRI (UN Principles for Responsible Investment) in order to gain greater influence.
- Engagement through external providers/consultants**  
*Management Company's comments:*  
Through collaboration with Sustainalytics and ISS.
- Voting at Annual General Meetings**  
*Management Company's comments:* We generally vote at general meetings where we have significant ownership, in matters that are deemed to be in the interests of unit holders and in matters that are not in line with our corporate governance policy.

# Information about the Fund Company

## Fund Company Name

Storebrand Fonder AB  
Organization number: 556397-8922  
Visiting Address: Vasagatan 10  
Postal Address: 105 39 Stockholm  
Headquarters: Stockholm  
Telephone: +468-614 24 50

The fund company has a license to conduct fund operations in accordance with the Swedish Securities Funds Act (2004:46) since 2009-01-22.

The company was founded 1990-04-26.

## Owner and Share Capital

Storebrand Fonder AB ("Fondbolaget") is to 100 per cent owned by Storebrand Asset Management AS, which in turn is owned by Norwegian Storebrand ASA, which is listed on Oslo Børs. The Management Company has share capital of SEK 1,500,000.

## Company Legal Status

Limited Company

## Board of Directors

Kristina Ensgård, Chairman of the Board  
Maritha Lindberg, Board Member  
Peter Lindell, Board Member  
Björn C Andersson, Board Member  
Jan Erik Saugestad, CEO Storebrand Asset Management Tove Selnes, HR Director Storebrand

## Executive management of the Management Company

Åsa Wallenberg, CEO  
Kristian Håkansson, Product Manager  
Palle Dahlström, Risk Manager  
Emelie Antonisen, Compliance Officer  
Astrid Löfgren, CFO  
Mia Nyberg, COO

## Auditors

PwC Sweden, represented by Morgan Sandström  
Torsgatan 21, 113 97 Stockholm

## Remuneration Policy

The board of Storebrand Fonder has adopted a remuneration policy that is compatible with and promotes sane and efficient risk management.

It is the responsibility of the individual managers to decide on financial remuneration to their employees within the framework of the principles and guidelines established by the Company's Board and Management. The financial compensation shall contribute to attracting, developing and maintaining competent, motivated and focused employees who together contribute to long-term value creation in the Group. Optimal use of financial compensation contributes to creating a culture with clear goals for all employees and with reliable evaluations carried out by managers, where a distinction is made between good and less good performance. The size of the fixed salary shall be based on the employees' performance and assessments of whether they are low, average or high in relation to other employees with comparable positions. Variable remuneration is applied with caution so as not to affect the company's desired risk profile. Before any variable remuneration is paid, the result on which the remuneration is based must be hedged and evaluated (risk adjusted).

Employees in the Management Company's management and control functions only receive fixed remuneration (monthly salary in cash). Other staff can receive compensation for extraordinary work in addition to fixed compensation. The company's remuneration committee consists of the board.

Information about the current remuneration policy is available at [storebrandfonder.se](https://www.storebrandfonder.se). A hard copy of the information is available upon request free.

## Outsourcing arrangements

The fund company has entered into an delegation contract with Storebrand Asset Management AS (Norway) regarding the fund's management and related administration, including risk and performance monitoring and IT operations.

This actor also delivers services in marketing and communication to the Fund Company, primarily through its Swedish branch. The fund company purchases services from SPP Pension & Försäkring AB (publ) regarding various staff functions such as personnel administration, law, finance, data protection agents, complaints and certain IT services connected to the web. The fund company has chosen to instruct an external party to maintain the internal audit function in the company. This assignment is currently held by Ernst & Young AS. The fund company has entered into agreements with distributors for the sale and marketing of the company's funds. Current list of distributors and other resellers can be found at [storebrandfonder.se](https://www.storebrandfonder.se).



### Fund's that Storebrand Fonder AB manage

GodFond Sverige & Världen Storebrand Europa  
Storebrand Global All Countries Storebrand Japan  
Storebrand Sverige Storebrand USA  
Storebrand Emerging Markets  
Storebrand Europa Plus  
Storebrand Global Plus  
Storebrand Emerging Markets Plus  
Storebrand Sverige Plus  
Storebrand Sverige Småbolag Plus  
Storebrand USA Plus  
Storebrand Global Low Volatility  
Storebrand Global Multifactor  
Storebrand Global Solutions  
Storebrand FRN Företagsobligation  
Storebrand Global Företagsobligation  
Storebrand Grön Obligation  
Storebrand Kortränta  
Storebrand Obligation  
SPP Generation 40-tal  
SPP Generation 50-tal  
SPP Generation 60-tal  
SPP Generation 70-tal SPP  
Generation 80-tal SPP Mix 20  
SPP Mix 50  
SPP Mix 80  
SPP Mix 100

### Marketing of fund units outside of Sweden

Funds managed by Storebrand Fonder may be marketed in other countries as follows:

#### Norway

- Storebrand Emerging Markets Plus
- Storebrand Global Low Volatility
- Storebrand Global Plus
- Storebrand Sverige

#### Finland

- Storebrand Emerging Markets
- Storebrand Emerging Markets Plus
- Storebrand Europa
- Storebrand Europa Plus
- Storebrand Global All Countries
- Storebrand Global Low Volatility
- Storebrand Global Plus
- Storebrand Global Solutions
- Storebrand Japan
- Storebrand Multifactor
- Storebrand USA
- Storebrand USA Plus

#### Island

- Storebrand Emerging Markets
- Storebrand Emerging Markets Plus

- Storebrand Europa
- Storebrand Europa Plus
- Storebrand Global All Countries
- Storebrand Global Plus
- Storebrand Global Solutions
- Storebrand Japan
- Storebrand USA
- Storebrand USA Plus

The fund company has concluded an agreement with retailers in the countries where certain funds are marketed. These retailers assist the customers with all information regarding sales/redemptions and information regarding the funds.

### Depository

J.P. Morgan SE, Stockholm Bank branch.

Organization number: 516406-1110

Address: Hamngatan 15, 111 47 Stockholm

J.P. Morgan SE, Stockholm Bank branch is a full range branch which is supervised by Finansinspektionen with regard to depositary institute operations.

J.P. Morgan SE is headquartered and registered in Germany and is supervised by the European Central Bank (ECB). The depositary's main task is to store the asset's included in the fund and enforce the fund company's decisions regarding the fund. The depositary shall act independently of the fund company and solely in the common interest of the unit holders.

The depositary shall also check that the decisions made by the fund company are not in conflict with the Swedish Securities Funds Act and the fund rules for the fund.

The depositary is independent of the fund company and no conflicts of interest can be considered to exist between the parties.

J.P. Morgan in its role as a depositary may from time to time engage other customers, funds or other external companies for custody of securities and related services. J.P. Morgan Chase Group is an international banking group with a broad field of activity, which means that conflicts of interest may arise from time to time between the depositary and the companies to which custody has been delegated. Such a company may, for example, be a related company to J.P. Morgan that offers a product or service to a fund and at the same time has financial or business interests in those products or services. The company may also be a related company to J.P. Morgan that receives compensation for other products or services related to custody of securities, such as currency exchange or securities lending. If conflicts of interest arise, the depositary must always fulfill its obligations under applicable law and act exclusively in the common interest of the unit holders.

The depositary has delegated the custody of certain securities to companies within J.P. Morgan's network of depositary banks. Updated information on the depositary's identity, a description of its tasks and conflicts of interest that may arise, a description of custody functions delegated by the depositary, the list of contractors and their possible sub-delegation and any conflicts of interest that may arise as a result of such delegation can be obtained.

### The funds legal status

All of the company's funds are mutual funds and registered in Sweden.

### Legal status of a fund

The assets of a mutual fund are invested in securities and are jointly owned by the fund's unit holders, ie those who have made deposits in the fund. All units in a mutual fund are equally large and carry an equal right to the property included in the fund, and the value of a fund unit is determined taking into account the conditions associated with each unit class. Unitholders can redeem and transfer the units in a mutual fund.

A fund is managed by a fund company, which represents the fund unit holders in all legal and financial matters concerning a fund. The assets are stored by the depositary J.P. Morgan SE, Stockholm Bank branch. A fund is not a legal entity, but its own tax subject. This means, among other things, that it cannot acquire rights or assume obligations. Property that is part of a fund cannot be seized. A fund unit is a right to such

a large share of the fund that corresponds to its net assets divided by the number of outstanding units.

### Register of unit holders

The fund company keeps a register of all unit holders and their holdings of units.

### Open a fund savings

If you want to save in one of our funds, you can easily open a fund account with us. Log in to [storebrandfonder.se](https://storebrandfonder.se) with the help of BankID and choose to open a fund account. With BankID, you get easy access to our Internet service and can exchange, buy and sell funds. You also get an overall picture of your savings with us.

If you do not have a BankID, you must fill in the form "Registration of a new customer in Storebrand Fonder", then print and send it by letter to us. If you do not have the opportunity to print, you can contact us and we will mail the form to your home. You can reach us via e-mail: [info@storebrandfonder.se](mailto:info@storebrandfonder.se) or telephone: 08-614 24 50. On the website you will also find fact sheets (Basic facts for investors, KIID) for each fund with information about, among other things, the fund's investment focus and risk. You will also find the fund's sustainability profile, fund regulations and additional information on fund savings.

The fund company has a legal obligation to check the identity of all customers who want to invest in a fund. If the application is not completely completed, if all the information requested

### Following cut-off times apply:

Fund	Cut-off time	Other conditions
Storebrand Emerging Markets Storebrand Japan Storebrand Emerging Markets Plus	15:00 CET The banking day before	To receive today's NAV a request for subscription or redemption must have been received by the Fund Company no later than 15:00 on the previous banking day.
Storebrand Sverige Storebrand Sverige Plus Storebrand Sverige Småbolag Plus	15:00 CET	To receive today's NAV, a request for subscription or redemption must have been received by the Fund Company no later than 15:00 on the same banking day and 12:00 on half banking days.
Storebrand Obligation Storebrand Grön Obligation Storebrand Kortränta Storebrand High Yield Företagsobligation Storebrand FRN Företagsobligation SPP Generation 50-tal SPP Generation 40-tal	15:00 CET	To receive today's exchange rate, the request subscription or redemption must have been received by the Fund Company no later than 15:00 on the same banking day and 11:00 on half banking days.
SPP Mix 20 SPP Mix 50 SPP Mix 80 SPP Mix 100	12:00 CET	To receive today's price, the request for subscription or redemption must have been received by the Fund Company no later than 12:00 on the same banking day.
Other Funds	15:00 CET	To receive today's exchange rate, a request for subscription or redemption must have been received by the Fund Company no later than 15:00 on the same banking day.

is not attached or if the Fund Company cannot satisfactorily identify you as a customer, we cannot invest the money in the selected fund. There is a special application form for legal entities.

### Subscription and redemption

Subscription and redemption of fund units can be made every banking day and take place at that day's unit price. The funds are normally open for trading every banking day unless the most important market or markets in which the funds invest are closed or if something extraordinary has occurred which means that the Fund Company cannot ensure the unit holders' common interest.

As a customer, you can make your own deposits or register regular transfers. When purchasing fund units, a written, except when using electronic communication, and personally signed order must be submitted to the Fund Company. A request for purchases received before the fund's cut-off time is carried out at the current share price. In order for a purchase request

to be carried out, the purchase payment must also be deposited in the fund's bank account before the fund's maturity. If special terms for trading have been agreed in writing with the Fund Company, fund units may under certain conditions be issued even if no payment has been made to the Fund. The cut-off time may be brought forward to the days when the stock exchange or marketplace closes earlier than normal.

Upon redemption or exchange of fund units, a written, in addition to the use of electronic communication, self-signed order must be submitted to the Fund Company. A request for a redemption that is received before the fund's cut-off time is handled at the current unit price. If a redemption order is received after the fund's cut-off time, the redemption is carried out at the next banking day's share price. Payment is made to the customer's bank account. When redeeming fund units, a settlement date normally applies, which means that the money is transferred to the customer's bank account on the first banking day after the transaction has been completed.

Confirmation of subscription and redemption of fund units is sent to the customer after the transaction has been completed. Regular monthly savings, by direct debit or equivalent,

will be confirmed in writing every six months. If the value of the redemption order is large and the fund does not have sufficient cash available for disbursement of the sales proceeds, it may in some cases mean several payment days before the money is deposited in the customer's bank. If a request for redemption of a fund unit has been received by the Fund Company on a day that is not on a banking day or when the fund is closed for trading for other reasons, and after the current cut-off time, trading is normally postponed to the next following banking day.

Information about trading on special days can be found at [storebrandfonder.se](http://storebrandfonder.se). The valuation of the fund takes place after the cut-off time, which means that the price is always unknown at the time an order is placed.

### Calculation of Net Asset Value

Valuation of each fund's holdings and calculation of the unit value (fund price) is made every banking day. This unit value is called NAV, Net Asset Value, and refers to the market value of the fund's assets after deduction of total management costs divided by the number of fund units. The NAV course is the course at which you can buy and sell fund units in our funds and is the one that is reported in newspapers and on [storebrandfonder.se](http://storebrandfonder.se).

### Time of Calculation

Valuation of securities and other financial instruments is based on the most recent price of each instrument, in other words, the fund's unit price is calculated based on most recent prices.

### The fund's bankgiro number

Fund	Bankgiro number
GodFond Sverige & Världen	522-2997
Storebrand Europa A	357-9885
Storebrand Global All Countries A	357-9935
Storebrand Japan A	357-9950
Storebrand Sverige A	357-9802
Storebrand USA A	358-0214
Storebrand Emerging Markets A	206-5522
Storebrand Global Low Volatility A	288-0110
Storebrand Global Multifactor A	5295-8808
Storebrand Global Solutions A	882-2819
Storebrand Emerging Markets Plus A	397-5042
Storebrand Europa Plus A	5246-7768
Storebrand Global Plus A	397-6693
Storebrand Sverige Plus A	243-2565
Storebrand Sverige Småbolag Plus A	5539-2823
Storebrand USA Plus A	5820-0569
Storebrand FRN Företagsobligation A	882-2801
Storebrand Global Företagsobligation A	267-5528
Storebrand Grön Obligation A	367-2466
Storebrand High Yield Företagsobligation A	5457-1393
Storebrand Kortränta A	358-0024
Storebrand Obligation A	357-9992
SPP Generation 40-tal	358-0263
SPP Generation 50-tal	358-0396
SPP Generation 60-tal	358-0446
SPP Generation 70-tal	358-0511
SPP Generation 80-tal	358-0545

### **Annual Report, Half-Year Report and Cost Report**

The funds' annual reports and half-yearly reports are available on [storebrandfonder.se](https://storebrandfonder.se) and are sent home free of charge to the unit holders who request it. The request is made orally or in writing to the fund company.

The reports have been prepared in accordance with the Swedish Securities Funds Act (2004: 46) and the Swedish Financial Supervisory Authority's regulations and are in line with the recommendations for reporting mutual funds.

The recommendations have been prepared by Fondbolagens Förening after consultation with the Swedish Financial Supervisory Authority's. In the latest annual report, you will find information on each fund's historical development, fund assets, number of units, dividend and total return for each fund. There is also information on how much the fund paid in compensation to, among others, the fund company, to the depositary and to the supervisory authority (Finansinspektionen).

The annual report contains a summary of the transactions made during the year, how many shares there are, the value of the shares and information for the declaration. The annual report also states how much, expressed in kronor, it cost to invest in the fund, total cost share.

# Fees and expenses

## Management Fee

The fund pays a fee to the Fund Company for the fund's management, management fee. The management fee covers the Fund Company's costs for management, marketing, sales, administration, accounting, auditing and record keeping. The management fee, which is fixed, is charged on an ongoing basis with a 365 part per day.

## Depositary and supervision

In addition to the management fee, the fund pays a fee to the depositary and for supervision. These costs are charged to the fund at the time they arise.

## Other Expenses

The fund pays commissions and other costs for the fund's securities trading, such as transaction, delivery, interest costs and tax. These other costs are charged to the fund at the time they arise.

## Annual Fee

The fund's fact sheet uses the term annual fee. The annual fee shows the fund's total operating costs, which includes the management fee, the cost of custody (to the depositary) and the cost of supervision (to the Swedish Financial Supervisory Authority). The management fee is charged on an ongoing basis with a 365 part per day. Other costs are charged to the fund at the time they arise.

Management costs, depositary costs and supervision costs as well as other costs are deducted when the funds' rates and performance are reported on [storebrandfonder.se](https://storebrandfonder.se).

Information on the size of remuneration paid to the fund company and the depositary as well as the supervisory authority, as well as on the funds' results and development, can be found in the funds' annual report and half-year report, which are available at [storebrandfonder.se](https://storebrandfonder.se).

## Applicable and maximum fees and costs

The maximum fees a fund may charge are regulated in the fund's fund rules.

The current management fee, including the fee for depositary and supervision, Annual fee, is the actual fee that you as a unit holder may pay to invest in the fund. In our funds, we do not charge a subscription or redemption fee.

It also shows management costs, including fees for depositary and supervision, Annual fee (applicable), which is the fee that you as a unit holder pay to invest in the fund. We also show what the highest fee is that the fund has the opportunity to charge according to its fund rules. If a change in the fees is to take place, all unit holders are always notified in advance.

## Current and maximum management fees and costs

	Management Fee	Management Cost including fee for custody and supervision (Annual)	Management Cost including fee for custody and supervision
	Current	Current	Maximum
GodFond Sverige & Världen	0,85 %	0,87 %	1,50 %
Storebrand Europa A, B	0,20 %	0,21 %	0,30 %
Storebrand Europa C, D	0,10 %	0,11 %	0,20 %
Storebrand Global All Countries A, B	0,30 %	0,31 %	0,40 %
Storebrand Global All Countries C, D	0,15 %	0,16 %	0,25 %
Storebrand Japan A, B	0,20 %	0,21 %	0,30 %
Storebrand Japan C, D	0,10 %	0,11 %	0,20 %
Storebrand Sverige A, B	0,20 %	0,20 %	0,30 %
Storebrand Sverige C, D	0,10 %	0,10 %	0,20 %
Storebrand USA A, B	0,20 %	0,20 %	0,30 %
Storebrand USA C, D	0,10 %	0,10 %	0,20 %
Storebrand Emerging Markets A, B	0,40 %	0,43 %	0,60 %
Storebrand Emerging Markets C, D	0,20 %	0,23 %	0,40 %
Storebrand Global Low Volatility A, B	0,70 %	0,71 %	0,80 %
Storebrand Global Low Volatility C, D	0,60 %	0,61 %	0,70 %
Storebrand Global Multifactor A, B	0,75 %	0,76 %	0,85 %
Storebrand Global Multifactor C, D	0,60 %	0,61 %	0,70 %
Storebrand Global Solutions A, B	0,75 %	0,76 %	0,85 %
Storebrand Global Solutions C, D	0,60 %	0,61 %	0,70 %
Storebrand Emerging Markets Plus A, B	0,50 %	0,52 %	0,70 %
Storebrand Emerging Markets Plus C, D	0,40 %	0,42 %	0,60 %
Storebrand Europa Plus A, B	0,40 %	0,46 %	0,50 %
Storebrand Europa Plus C, D	0,30 %	0,36 %	0,40 %
Storebrand Global Plus A, B	0,40 %	0,41 %	0,50 %
Storebrand Global Plus C, D	0,30 %	0,31 %	0,40 %
Storebrand Sverige Plus A, B	0,30 %	0,31 %	0,40 %
Storebrand Sverige Plus C, D	0,20 %	0,21 %	0,30 %
Storebrand Sverige Småbolag Plus A, B	0,50 %	0,52 %	0,60 %
Storebrand Sverige Småbolag Plus C, D	0,40 %	0,42 %	0,50 %
Storebrand USA Plus A, B	0,40 %	0,41 %	0,50 %
Storebrand USA Plus C, D	0,30 %	0,31 %	0,40 %
Storebrand FRN Företagsobligation A, B	0,40 %	0,41 %	0,50 %
Storebrand FRN Företagsobligation C, D	0,20 %	0,21 %	0,30 %
Storebrand Global Företagsobligation A, B	0,50 %	0,51 %	0,60 %
Storebrand Global Företagsobligation C, D	0,30 %	0,31 %	0,40 %
Storebrand Grön Obligation A, B	0,30 %	0,31 %	0,40 %
Storebrand Grön Obligation C, D	0,20 %	0,21 %	0,30 %
Storebrand High Yield Företagsobligation A, B	0,50 %	0,51 %	0,60 %
Storebrand High Yield Företagsobligation C, D	0,30 %	0,31 %	0,40 %
Storebrand Kortränta A, B	0,20 %	0,21 %	0,30 %
Storebrand Kortränta C, D	0,10 %	0,11 %	0,20 %
Storebrand Obligation A, B	0,20 %	0,21 %	0,30 %
Storebrand Obligation C, D	0,10 %	0,11 %	0,20 %
SPP Generation 40-tal	0,40 %	0,41 %	1,20 %
SPP Generation 50-tal	0,40 %	0,41 %	1,20 %
SPP Generation 60-tal	0,40 %	0,41 %	1,20 %
SPP Generation 70-tal	0,40 %	0,41 %	1,20 %
SPP Generation 80-tal	0,40 %	0,41 %	1,20 %
SPP Mix 20*	0,60 %	0,61 %	1,50 %
SPP Mix 50*	0,70 %	0,71 %	1,50 %
SPP Mix 80*	0,79 %	0,80 %	1,50 %
SPP Mix 100*	0,79 %	0,80 %	1,50 %

\* The fund has the opportunity to invest a larger part in the underlying funds. Management fees in underlying funds may not exceed 2 percent of the annual fixed management fee. In the case of investments in underlying funds, the Fund Company reimburses the fund in full with an amount corresponding to the fixed management fee in the underlying funds. If an underlying fund has a performance-based fee, this fee is not reimbursed by the fund company.

At present, no fee is charged for the transfer and pledging of fund units.

## Compilation of tracking error in the funds

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
GodFond Sverige & Världen	1,2 %	1,0 %	0,9 %	0,9 %	0,7 %	0,7 %	0,4 %	0,6 %	0,7 %	1,1 %
Storebrand Europa	1,3 %	1,3 %	0,8 %	0,6 %	0,5 %	0,5 %	0,5 %	0,4 %	0,6 %	0,6 %
Storebrand Global All Countries	0,9 %	0,7 %	0,4 %	0,4 %	0,3 %	0,4 %	0,4 %	0,3 %	0,4 %	0,4 %
Storebrand Japan	0,6 %	0,8 %	0,7 %	0,4 %	0,6 %	0,6 %	0,5 %	0,8 %	1,1 %	0,9 %
Storebrand Sverige	1,9 %	1,5 %	1,1 %	0,9 %	0,5 %	0,5 %	0,5 %	0,6 %	0,8 %	0,7 %
Storebrand USA	1,0 %	0,9 %	0,6 %	0,5 %	0,4 %	0,5 %	0,6 %	0,3 %	0,4 %	0,3 %
Storebrand Emerging Markets	1,4 %	0,9 %	1,1 %	1,0 %	0,7 %	0,9 %	1,1 %	1,0 %	1,1 %	0,9 %
Storebrand Global Low Volatility	6,4 %	5,9 %	5,0 %	4,1 %	4,7 %	4,9 %	3,6 %	-	-	-
Storebrand Global Multifactor	7,0 %	5,5 %	-	-	-	-	-	-	-	-
Storebrand Global Solutions	8,6 %	6,4 %	3,8 %	3,8 %	2,8 %	3,1 %	3,1 %	3,6 %		
Storebrand Emerging Markets Plus	1,8 %	1,6 %	1,7 %	1,8 %	-	-	-	-	-	-
Storebrand Europa Plus	1,5 %	1,4 %	-	-	-	-	-	-	-	-
Storebrand Global Plus	1,2 %	1,0 %	1,4 %	1,3 %	-	-	-	-	-	-
Storebrand Sverige Plus	2,0 %	1,5 %	1,9 %	1,6 %	-	-	-	-	-	-
Storebrand Sverige Småbolag Plus	-	-	-	-	-	-	-	-	-	-
Storebrand USA Plus	-	-	-	-	-	-	-	-	-	-
Storebrand FRN Företagsobligation	2,2 %	2,3 %	0,7 %	0,5 %	0,6 %	0,7 %	0,5 %	0,4 %		
Storebrand Global Företagsobligation	0,5 %	0,5 %	-	-	-	-	-	-	-	-
Storebrand Grön Obligation	1,7 %	1,7 %	0,5 %	0,5 %	0,5 %	-	-	-	-	-
Storebrand High Yield Företagsobligation	-	-	-	-	-	-	-	-	-	-
Storebrand Kortränta	0,3 %	0,3 %	0,1 %	0,1 %	0,1 %	0,1 %	0,1 %	0,1 %	0,2 %	0,2 %
Storebrand Obligation	0,7 %	0,6 %	0,5 %	0,4 %	0,5 %	0,5 %	0,4 %	0,5 %	0,5 %	0,5 %
SPP Generation 40-tal	0,9 %	0,8 %	0,5 %	0,5 %	0,5 %	0,8 %	0,7 %	0,4 %	0,5 %	0,6 %
SPP Generation 50-tal	0,9 %	0,9 %	0,6 %	0,6 %	0,6 %	0,9 %	0,8 %	0,3 %	0,5 %	0,4 %
SPP Generation 60-tal	0,9 %	0,7 %	0,6 %	0,6 %	0,5 %	0,9 %	0,9 %	0,3 %	0,4 %	0,4 %
SPP Generation 70-tal	0,9 %	0,7 %	0,6 %	0,6 %	0,4 %	0,9 %	0,9 %	0,4 %	0,4 %	0,5 %
SPP Generation 80-tal	1,0 %	0,7 %	0,6 %	0,7 %	0,5 %	0,8 %	0,9 %	0,4 %	0,5 %	0,5 %
SPP Mix 20	2,6 %	2,6 %	0,7 %	0,7 %	0,6 %	-	-	-	-	-
SPP Mix 50	1,8 %	1,7 %	0,7 %	0,8 %	0,6 %	-	-	-	-	-
SPP Mix 80	1,3 %	1,2 %	0,8 %	0,9 %	0,6 %	-	-	-	-	-
SPP Mix 100	1,6 %	1,3 %	0,9 %	0,8 %	1,0 %	-	-	-	-	-

In cases where the fund comprises of several share classes, the return above refers to share class A SEK.

The table shows tracking error per fund over the last ten calendar years. For funds that have a shorter history than two years, no information is provided.

Tracking error is calculated according to industry standards and is based on monthly data and refers to the last 24 months.

The activity level of the fund is measured with the measure tracking error. Tracking error shows the variation in the difference between the fund's return and the return on the fund's benchmark index. The higher the tracking error the fund shows, the greater the average deviation.

The calculation does not take into account whether the deviation was positive or negative.

# General Risk Information

Saving in funds always involves a certain amount of risk-taking. A fund can both increase and decrease in value and it is not certain that you will get back the entire amount deposited. Risk-taking is generally higher for savings in equity funds and lower in mixed and fixed income funds.

## Risk / return indicator

The funds are risk classified in accordance with the European standard for risk classification. The scale is seven-point where category 1 is the lowest risk and category 7 is the highest risk. Note that category 1 is not risk-free. The risk / return indicator shows the relationship between risk and possible return on an investment in the fund. The classification is based on volatility as is a measure of how the return on a fund varies over time as follows:

Category	Volatility (%)
1	0 < 0,5
2	0,5 < 2
3	2 < 5
4	5 < 10
5	10 < 15
6	15 < 25
7	25 --

The calculation is based on the weekly return over the past five years. If historical figures are not available, information on the benchmark index or other calculation methods may be used. The risk categorization is only an indication of the future risk level in the fund, as the categorization is based on historical data. The risk category may change in the future

Risk / return for our funds	
GodFond Sverige & Världen	5
Storebrand Europa	5
Storebrand Global All Countries	5
Storebrand Japan	6
Storebrand Sverige	6
Storebrand USA	6
Storebrand Emerging Markets	5
Storebrand Global Low Volatility	5
Storebrand Global Multifactor	6
Storebrand Global Solutions	6
Storebrand Emerging Markets Plus	5
Storebrand Europa Plus	6
Storebrand Global Plus	5
Storebrand Sverige Plus	6
Storebrand Sverige Småbolag Plus	6
Storebrand USA Plus	6

## Continued. Risk / return for our funds

Storebrand FRN Företagsobligation	2
Storebrand Global Företagsobligation	3
Storebrand Grön Obligation	2
Storebrand High Yield Företagsobligation	3
Storebrand Kortrränta	1
Storebrand Obligation	3
SPP Generation 40-tal	3
SPP Generation 50-tal	4
SPP Generation 60-tal	5
SPP Generation 70-tal	5
SPP Generation 80-tal	5
SPP Mix 20	3
SPP Mix 50	4
SPP Mix 80	5
SPP Mix 100	5

In cases where the fund comprises of several share classes, the return above refers to share class A SEK

## Different types of Risk

Investments in mutual funds are associated with financial risk-taking. A fund can both increase and decrease in value and it is not certain that you will get back the entire amount deposited.

Risk-taking is generally higher for savings in equity funds and lower in mixed and fixed income funds. Below is a brief account of the main risks that can occur when saving in funds. The enumeration is not exhaustive.

### Market Risk

Risk of loss due to changes in the market value of positions in the fund as a result of changes in market variables, such as interest rates, exchange rates, share and commodity prices or an issuer's creditworthiness

### Concentration Risk

Risk associated with concentrations of assets or certain markets, industries or companies. The risk expresses how well-diversified the fund portfolio is.

### Credit Risk

Risk that an issuer (issuer of securities) or a counterparty may suspend payments or have a deteriorating credit rating, which has a negative effect on the price of the security.

### Liquidity Risk

The risk that a financial instrument cannot be settled, can only be settled at a substantially reduced price or that the transaction results in significant costs



### **Operational Risk**

Risk of loss due to, for example, system failure, faults caused by the human factor or by external events.

### **Counterparty Risk**

Risk that payments or deliveries of securities will not be made in accordance with the agreement.

### **Currency Risk**

The risk that the value of an investment may be affected by changes in exchange rates.

### **Risk Assessment Method**

The so-called commitment method is used to calculate the funds' total exposure regarding derivative instruments. The method means that the positions are converted to a corresponding position in the underlying assets.

### **Securities Financing Transactions**

#### **General Information**

Some funds mentioned in this information brochure may lend securities. The purpose of lending securities is to increase the return on the fund. The funds' annual report states the extent to which the funds have lent securities in previous years.

#### **Lending of Securities**

When the funds lend securities, they lend securities to the borrower for consideration (premium). The funds only lend shares.

The fund company has entered into an agreement with JP Morgan SE (the Agent) where he acts as an agent, ie as an intermediary between funds and the parties that borrow the funds' securities, according to which the Agent acts as an agent, ie as an intermediary between funds and the parties that borrow the funds' securities. The funds lend securities and in turn receive a premium from the borrower.

The representative may lend the fund's securities to borrowers to a value of no more than 20 percent of the fund's value. Securities lending entails that the fund takes a credit risk in relation to the borrower. When choosing a borrower, attention is paid to both economic indicators and qualitative factors. The selection of borrowers follows the fund company's process for selecting counterparties, which includes requirements for the counterparties to conduct securities business under financial supervision, be established in the EEA or another country with equivalent regulations and have a good credit rating equivalent to Aa3 or better from Moody's or AA- or better from Standard & Poor's.

#### **The following company's may be eligible for lending:**

Abbey National Treasury Services PLC, ABN AMRO Securities (USA) LLC, Barclays Bank PLC, Barclays Capital, Inc., BNP Paribas, Citigroup Global Markets Inc., Citigroup Global Markets Limited, Commerzbank AG, Commonwealth Bank of Australia, Credit Suisse Equities (Australia) Limited, Credit Suisse

Securities (Europe) Limited, Credit Suisse Securities (USA) LLC, Danske Bank A/S, Deutsche Bank AG London Branch, Goldman Sachs & Co., Goldman Sachs International, HSBC Bank PLC, ING BANK N.V., J.P. Morgan Securities LLC, J.P. Morgan Securities PLC, JEFFERIES LLC, Merrill Lynch, Morgan Stanley, Morgan Stanley & Co. International PLC, Nomura International PLC, NORDEA BANK AB (publ), Skandinaviska Enskilda Banken AB (publ), Societe Generale London Branch, Societe Generale, New York Branch, STATE STREET BANK AND TRUST COMPANY, Svenska Handelsbanken AB (publ), The Royal Bank of Scotland PLC, UBS AG London Branch, UBS Securities LLC

The fund company also applies security arrangements which aims for the fund to receive and at all times have at its disposal collateral whose market values together cover the outstanding loan amount. The collateral is stored at the fund's depository.

Depending on the type of security in question, the value of a security for the fund must always be at least 102 percent or more. The valuation of outstanding loans and collateral received takes place daily and the collateral arrangements include the use of marginal collateral to manage the risk of daily price changes in the collateral provided. The funds do not reuse collateral received.

In addition to the credit risk described, securities lending may give rise to a certain liquidity risk as the Funds' opportunities to dispose of lent securities during the term of the loan are limited.

#### **Collateral Policies**

The collateral must be characterized by high creditworthiness of the issuer, high liquidity, be able to be valued daily or consist of cash and cash equivalents. The collateral pool must also be diversified in accordance with the fund company's instructions for diversifying collateral. The collateral must be characterized by a high creditworthiness of the issuer, high liquidity, be able to be valued daily or consist of cash and cash equivalents. The collateral pool must also be diversified in accordance with the fund company's instructions for diversifying collateral.

#### **a) Government Bonds**

US government securities are accepted as collateral if they are issued by the US Treasury Department or whose principal debtor is the US government. Under certain circumstances, securities issued by a selection of US-sponsored bodies and debentures issued by a selection of credit institutions (FNMA, FHLMC, FHL Bank-systems and FFCS) which are sponsored by the US government are also accepted as collateral.

Government securities from the United Kingdom, such as government debt and bank bills issued by the British central bank, are accepted as collateral under certain conditions.

Government securities such as notes and bonds from countries other than the United States and the United Kingdom are

accepted as collateral under certain conditions, provided that they are issued by, or whose principal debtor is the state (or equivalent financial authority) in Australia, Belgium, Denmark, Finland, France, Ireland, Italy, Japan, Canada, Luxembourg, the Netherlands, Norway, New Zealand, Portugal, Spain, Sweden, Germany, and Austria.

#### b) Corporate Bonds

Corporate bonds from the countries mentioned in section a above are accepted as collateral provided that the bond is accepted by the US Federal Reserve or the European Central Bank and has a credit rating that is not less than BBB according to Standard & Poor's or equivalent rating systems.

**c) Equity:** In some cases, shares issued by companies from a selection of well-known stock indices are accepted as collateral. This is if the shares are approved by the fund's depository, which is also responsible for the risk of receiving shares as collateral.

#### d) Cash

In the event that the borrower is unable to deliver securities described above as collateral, cash in either USD, EUR or GBP, which are not to be reused, shall instead be held as collateral.

#### Risks and Conflicts of Interest

Lending securities involves a risk that the borrower will not be able to fulfill his obligations and return the borrowed securities. As the Fund's representative for securities lending, the Representative must ensure that the borrowed securities are returned in accordance with current market practice and that the Representative acts to the best of his ability. If a borrower does not return the borrowed securities within the agreed time, immediately after a reasonable and customary deferral, the Agent shall, at his own expense, deposit securities equivalent to the lent securities (same issuer, issue, type, class and series), or an amount corresponding to the value of the securities in cash (dollars), in the fund's lending account as soon as practicable.

The agent is obliged to reimburse the fund, but the amount of compensation can be reduced by an amount corresponding to a possible reduction in the value of the collateral if it is caused by a decrease in the market value of the invested cash collateral, by acts or omissions committed by third party institutions or central securities depositories. are parties to securities loans, or because the Agent has relied on incorrect prices of securities loans or collateral provided by market information providers. Due to the Ombudsman's liability to pay compensation, the Fund has transferred to the Ombudsman all rights related to the securities received by the Ombudsman on behalf of the Fund. Any outstanding receivables belonging to the fund, which have arisen in the above situations and which are not covered by the Agent's liability, shall be paid after the Agent has received compensation for the remaining receivables that the Agent may have on the basis of the securities loan agreement.

Lending also entails a risk that the Ombudsman, as a depository, has not kept the collateral separate. The fund may also be exposed to operational risks linked to, among other things non-payment / delayed settlement, non-delivery / delayed delivery of securities and legal risks related to the securities loan agreement.

To avoid possible conflicts of interest, the Agent acts only as an agent and cannot enter into a lending agreement with the Fund. Conflicts of interest are dealt with in accordance with the fund company's policy for handling conflicts of interest.

#### Distribution of returns as well as costs and fees

The fund receives income from the lending of securities. The costs of lending are deducted from income. The costs consist of the fees paid to the Agent who is an agent for securities loans and normally constitutes 20% of the income. The remaining income goes in full to the fund that lent the shares. Other operational costs or fees charged to the fund do not normally arise. The fund company receives no income and does not incur any costs on the fund. As the fund does not de facto incur any costs through the income sharing, this information is not included in the cost measure annual fee in the fund's fact sheet.

#### Utilization Rates for Securities Lending

The table shows the funds that lend securities and the expected share of the market value of the securities lent of the fund's value, ie the expected utilization rate. The maximum level of the utilization rate for lending is shown in parentheses.

Fund	Expected utilization rate %
GodFond Sverige & Världen	4 (20)
Storebrand Europa	6 (20)
Storebrand Global All Countries	5 (20)
Storebrand Japan	1 (20)
Storebrand Sverige	3 (20)
Storebrand USA	5 (20)
Storebrand Emerging Markets	3 (20)
Storebrand Global Low Volatility	8 (20)
Storebrand Global Multifactor	7 (20)
Storebrand Global Solutions	8 (20)
Storebrand Emerging Markets Plus	4 (20)
Storebrand Europa Plus	1 (20)
Storebrand Global Plus	6 (20)
Storebrand Sverige Plus	4 (20)
Storebrand Sverige Småbolag Plus	5 (20)
Storebrand USA Plus	6 (20)
SPP Generation 40-tal	1 (20)
SPP Generation 50-tal	1 (20)
SPP Generation 60-tal	3 (20)
SPP Generation 70 -tal	3 (20)
SPP Generation 80 -tal	3 (20)

# Sustainability

Sustainability is a central part of our asset management and the promise we make to our customers. To work sustainability is fully integrated into our management model and all managers in all asset classes have access to sustainability data for over 4,500 companies. Our strategy for sustainable investments is based on three methods: exclude, include and actively influence. A method does not solve everything, it requires combined efforts for lasting change.

## Exclusion – highly comprehensive criteria

It is of fundamental importance that the companies we invest in comply with international laws, standards and treaties. We have a comprehensive method for exclusions and our Fund Managers cannot select excluded companies when investing in equity or bonds. We split our exclusions up into conduct-based and product-based exclusions



**Norm-based exclusions** mean that we choose not to select companies that breach international standards and treaties; this concerns:

- Human rights, labor law and international law
- Corruption and economic crime
- Serious environmental and climate damage including unsustainable palm oil
- Controversial weapons (cluster munitions, anti-personnel mines, nuclear weapons, chemical and biological weapons).

**Product-based exclusions** mean that we exclude companies whose sales to more than 5 per cent come from production and / or distribution from:

- Weapons and military equipment
- Fossil fuels (coal, oil, gas)
- Tobacco
- Cannabis (for non-medical use)
- Alcohol
- Commercial gaming
- Pornography
- Companies with large fossil reserves (more than 100 million tonnes of carbon dioxide in fossil reserves)

**Storebrand Grön Obligation** has special fossil criteria and excludes all companies in Sector 10, Energy, (extraction of coal, oil and gas), and companies whose turnover to more than 50 percent comes from production and / or distribution of fossil fuels in other sectors. The reason for having a turnover limit of 50 instead of 5 percent is to green bonds

shall have the opportunity to contribute to change in industries that have historically been dependent on fossil fuels.

**We exclude countries / states** - government bonds issued by states / countries that systematically and grossly neglect fundamental social and political rights or that are subject to sanctions introduced by the UN Security Council.

## Inclusion – selecting sustainable companies

Our primary tool for choosing companies is our sustainability rating. The purpose of the rating is to integrate ESG aspects (environmental and social issues as well as corporate governance) and the UN Sustainable Development Goals into all investments, factors that we consider create good preconditions for long-term return. Our analysis of approximately 4,500 companies together with the total sustainability rating is integrated systematically into all investment processes.



In a number of funds, more investments are made in 'solution companies', which we define as companies whose products and/or services contribute to achieving the global goals for sustainable development. For us, it is important to invest broadly in different technologies (for example, green transport, renewable energy, water, recycling, etc.) to diversify our risk and to make the most of opportunities.

## Active ownership – exerting an influence

Active ownership reduces the risks and improves the quality of our investments. Active ownership makes up a significant part of our total sustainability work. Our objective is to provide the best possible risk-adjusted return for our customers while improving the companies in which we invest from a sustainability perspective. We have ongoing dialogue with companies in the funds within important areas. This may involve anything from corporate governance to social or environmental issues. This dialogue is important to enable us to determine whether a company's operation is responsible and will deliver a sustainable return for our customers.



For our work within active ownership to be successful, there must be a close link between the dialogue held and exclusions. Thus we often continue to maintain a dialogue with companies that we have excluded to challenge them to develop further and so that we can invest in them again when they have shown progress. We also prioritise devoting resources for broader cooperation within investor groups and fora that are available via, among others, UNPRI, Climate Action 100+, FAIRR, etc.

We are contributing through collaboration to both improving individual companies and to raising standards and achieving permanent change. This is the key to long-term, successful asset management.

# Tax Rules

## The Fund Saver's Tax

(Natural persons and estates taxable in Sweden):

A Swedish fund is not taxable. Instead, unit-holders are taxed for their holdings through a standard income that is recognized as income from capital.

If the fund holding is linked to an investment savings account, unit-linked insurance, individual pension savings (IPS) or premium pension, special tax rules apply.

The standard income is calculated as 0.4 per cent of the value of the fund units on 1 January (income year). The standard income is taxed at 30 percent for private individuals. This gives an actual tax of 0.12 percent of the fund value. Exceptions are made for all fund unit holders with a standard income of less than SEK 200.

For legal entities, the standard income in the income category business activities is currently taxed at 20.6 per cent

Fund units held by a legal entity as a inventory asset are not covered by tax.

When you redeem fund units, a capital gain is taxed at 30 percent, while a capital loss may be deducted. The gain or loss is recognized as income from capital. Capital gains and capital losses on redemption of fund units are reported on control information to the Swedish Tax Agency, but no tax deduction is made.

Special rules apply to legal entities and fund unit holders resident abroad.

If you have a dividend share class and thus receive a dividend, 30 percent of the dividend amount is deducted as preliminary tax. This applies to natural persons who are taxable in Sweden.

Taxation can be affected by individual circumstances. Anyone who is unsure of any tax consequences should seek expert help.

# Other Information

## Target Group

The fund company's funds are offered to private individuals, companies and institutions.

## Resident of the United States or investor established in the United States

The Dodd-Frank Wall Street Reform and Consumer Protection Act is a US regulatory framework aimed at, among other things, restoring market confidence that was damaged during the financial crisis in 2008 and to prevent future crises. The Fund Company does not meet the legal requirements for registration under these regulations and can thus no longer offer you who are resident in the United States or investors based in the United States to fund savings in the Fund Company.

## Complaints

Complaints are one of many ways to get attention the things that do not work well enough and it gives us a chance to improve. If you have comments or complaints that you would like to make, you should in the first instance contact customer service by phone: 08-614 24 50 or via e-mail: [info@storebrandfonder.se](mailto:info@storebrandfonder.se)

## Opportunity for reconsideration at the Fund Company

If you request a reconsideration of a decision, the case must be re-assessed. You then primarily contact by letter to the Complaints Officer for the Fund Company. The postal address below is a reply address, so you can send us your letter for free of charge by sending it to:

### FRISVAR

Klagomålsansvarig  
Storebrand Fonder AB  
Kundnummer 20543963  
110 00 Stockholm

## Trial opportunities outside the Fund Company

Allmänna reklamationsnämnden (ARN) is a board for dispute resolution. They try disputes between consumers and business operators and recommends how the dispute should be resolved. More information about which cases ARN is trying and their rules can be found at [www.arn.se](http://www.arn.se)

You can also go to a general court for judicial review. Information about general court can be found at [www.domstol.se](http://www.domstol.se)

## Consumer Guidance outside the Fund Company

The Swedish Consumers' Banking and Finance Bureau gives help and advise regarding financial services for free, however, they do not try disputes.

Telephone: 0200-22 58 00, [www.konsumenternas.se](http://www.konsumenternas.se)

## Fund Termination or Transfer of Fund operations

The fund company may, with the permission of Finansinspektionen, decide that a fund shall cease to be merged with another fund, or that the fund's management shall be transferred to another fund company. A takeover may take place no earlier than three months after the changes have been announced unless the Swedish Financial Supervisory Authority gives its permission to allow the fund to be transferred earlier. In all cases, the Fund Company notifies the unit holders in writing of the change. If a fund ceases, all unit holders are informed in writing at least three months before the change takes effect.

If the Fund Company decides that the management of a fund shall cease, the management of the fund shall be taken over by the depositary. The same applies if Finansinspektionen revokes the Fund Company's permit or if the Fund Company has entered into liquidation or has been declared bankrupt.

## Change of Fund Rules

The fund company has the right to change a fund's fund rules by applying for it with the Swedish Financial Supervisory Authority. Changes can affect a fund's characteristics such as investment orientation, fees and risk profile. When the change has been approved, the decision must be available from the Management Company and the depositary and must be announced in the manner instructed by the Swedish Financial Supervisory Authority. Each fund's applicable fund rules can be found in a separate document published on our website and an appendix in this Information Brochure.

## Processing of personal data

The personal information that is provided to us or that we collect when a customer's funds savings at the Management Company, we use to implement and administer our obligations during the agreement with the customer and to satisfy the customer's wishes. We also use the information to be able to send information about our products and services. The fund company may also use personal data to perform market and customer analyzes as well as for business, product and method development.

The personal data may, within the framework of current confidentiality provisions, be used in this way by all companies within the Group and companies with which the Fund Company cooperates in its operations. The Fund Company's privacy policy can be found at [storebrandfonder.se](https://www.storebrandfonder.se)

### **Liability for Damages**

Of ch. 2 Section 21 of the LVF states that if a fund unit holder has suffered damage as a result of a fund company violating the LVF or the fund regulations, the fund company shall compensate the damage.

Furthermore, it appears from ch. §§ 14–16 LVF, among other things, that if the depositary or the person storing financial instruments on behalf of the depositary has lost financial instruments that are stored in a depository, the institution shall without undue delay return financial instruments of the same type or issue an amount corresponding to the Fund Company for on behalf of the mutual fund. The depositary is not liable under the first sentence if the institution can show that the loss is caused by an external event beyond the institution's reasonable control, and the consequences of which were impossible to avoid despite all reasonable efforts being made. An assignment contract regarding storage of assets and control of ownership in accordance with ch. § 6 LVF does not deprive the depositary of its liability for losses and other damage according to LVF. This also applies if the contractor has sub-delegated the task.

If a fund unit holder has suffered other damage than that stated above by the depositary or a contractor having intentionally or through negligence violated LVF or other statutes that regulate the business, the institution shall compensate the damage.

The fund company and / or the depositary are not liable for damage due to Swedish or foreign legislation, Swedish or foreign government action, war event, strike, blockade, boycott, lockout or other similar circumstances. The reservation in respect of strikes, blockades, boycotts and lockouts applies even if the depositary and / or the Fund Company itself is the subject of or takes such a conflict measure.

Damage that has arisen in other cases shall not be compensated by the depositary and / or the Fund Company, if the depositary / Fund Company has been normally careful. The depositary / fund company is in no way liable for indirect damage.

If there is an obstacle for the depositary and / or the Management Company to make payment or to take another measure due to a circumstance specified in the first paragraph, the measure may be postponed until the obstacle has ceased. In the event of deferred payment, the depositary or the Management Company shall, if interest is pledged, pay interest at the interest rate that applied on the due date. If interest is not pledged, the depositary or the Management Company is not obliged to pay interest at a higher interest rate than that corresponding to the reference interest rate determined by the Riksbank at any given time in accordance with 9 § of the Interest Act (1975: 635) with the addition of two percentage points.

If the depositary and / or the Fund Company, due to circumstances specified in the second paragraph, is prevented from receiving payment, the depositary and / or the Fund Company, for the period during which the obstacle existed, is entitled to interest according to the conditions that applied to due date.

## Annual historical return for our funds (last 10 years)

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
GodFond Sverige & Världen	32,5 %	6,0 %	32,4 %	-4,9 %	12,2 %	12,2 %	2,0 %	19,6 %	20,5 %	13,0 %
Storebrand Europa	28,7 %	-5,4 %	29,9 %	-7,4 %	13,0 %	7,0 %	3,9 %	13,6 %	22,5 %	11,2 %
Storebrand Global All Countries	30,5 %	3,5 %	33,3 %	-1,6 %	11,1 %	16,1 %	4,0 %	26,5 %	21,0 %	9,3 %
Storebrand Japan	10,7 %	-0,1 %	26,2 %	-5,6 %	12,1 %	10,6 %	16,9 %	17,7 %	24,4 %	1,7 %
Storebrand Sverige	35,7 %	8,2 %	31,9 %	-5,0 %	10,3 %	9,1 %	6,5 %	15,6 %	25,6 %	17,4 %
Storebrand USA	39,3 %	7,8 %	38,4 %	3,5 %	8,7 %	19,5 %	8,2 %	36,7 %	30,0 %	9,2 %
Storebrand Emerging Markets	6,1 %	3,7 %	25,2 %	-7,2 %	22,9 %	18,1 %	-9,6 %	19,0 %	-4,4 %	9,6 %
Storebrand Global Low Volatility	29,6 %	-14,0 %	30,3 %	1,7 %	2,4 %	16,0 %	5,9 %	29,7 %	5,7 %	-
Storebrand Global Multifactor	40,0 %	-5,4 %	27,5 %	-10,0 %	-	-	-	-	-	-
Storebrand Global Solutions	19,4 %	20,8 %	31,2 %	-2,2 %	16,0 %	22,0 %	1,7 %	22,4 %	21,5 %	4 %
Storebrand Emerging Markets Plus	8,5 %	6,3 %	24,8 %	-8,9 %	22,6 %	17,7 %	-	-	-	-
Storebrand Europa Plus	27,3 %	-3,9 %	31,6 %	-7,8 %	-	-	-	-	-	-
Storebrand Global Plus	33,2 %	4,9 %	37,7 %	-2,2 %	12,1 %	17,8 %	-	-	-	-
Storebrand Sverige Plus	36,2 %	15,9 %	33,9 %	-3,5 %	10,1 %	5,2 %	-	-	-	-
Storebrand Sverige Småbolag Plus	33,6 %	-	-	-	-	-	-	-	-	-
Storebrand USA Plus	-	-	-	-	-	-	-	-	-	-
Storebrand FRN Företagsobligation	1,4 %	1,8 %	3,7 %	-1,4 %	1,9 %	1,7 %	-0,9 %	2,5 %	3,9 %	0,9 %
Storebrand Global Företagsobligation	-1,4 %	5,2 %	6,4 %	-1,4 %	-	-	-	-	-	-
Storebrand Grön Obligation	-0,1 %	1,8 %	1,8 %	-0,1 %	0,8 %	1,8 %	-1 %	-	-	-
Storebrand High Yield Företagsobligation	5,8 %	-	-	-	-	-	-	-	-	-
Storebrand Kortränta	0,0 %	0,3 %	0,1 %	-0,4 %	-0,2 %	0,0 %	-0,3 %	0,8 %	1,6 %	2,9 %
Storebrand Obligation	-1,0 %	1,6 %	1,6 %	1,1 %	0,8 %	3,3 %	-0,1 %	8,6 %	0,2 %	4,4 %
SPP Generation 40-tal	6,0 %	2,1 %	6,6 %	-0,7 %	2,9 %	5,5 %	1,5 %	11,1 %	6,7 %	6,0 %
SPP Generation 50-tal	8,7 %	2,5 %	11,0 %	-1,2 %	5,3 %	8,3 %	2,6 %	17,0 %	15,3 %	8,8 %
SPP Generation 60-tal	24,2 %	3,9 %	26,0 %	-2,6 %	9,0 %	12,7 %	3,7 %	21,6 %	20,6 %	10,3 %
SPP Generation 70-tal	29,1 %	3,9 %	29,1 %	-3,0 %	9,7 %	13,9 %	3,6 %	22,2 %	21,0 %	10,7 %
SPP Generation 80-tal	29,1 %	3,9 %	29,0 %	-2,9 %	10,0 %	13,7 %	3,8 %	22,2 %	21,2 %	10,6 %
SPP Mix 20	6,4 %	4,1 %	7,0 %	-1,5 %	3,0 %	4,8 %	-0,1 %	-	-	-
SPP Mix 50	15,1 %	4,6 %	15,1 %	-2,8 %	6,6 %	7,8 %	1,5 %	-	-	-
SPP Mix 80	25,0 %	5,3 %	24,6 %	-3,5 %	9,5 %	11,7 %	3,3 %	-	-	-
SPP Mix 100	29,1 %	5,7 %	30,4 %	-4,1 %	11,3 %	13,4 %	4 %	-	-	-

In cases where the fund comprises of several share classes, the return above refers to share class A SEK.

## § 1

### The legal status of the Fund, etc.

The name of the fund is Storebrand Global All Countries, referred to below as The Fund is a UCITS fund (mutual fund) in accordance with the Swedish UCITS Act (2004:46).

Fund assets are owned jointly by the fund unit-holders. The Fund may not acquire rights or assume obligations. The Fund Management Company referred to in Clause 2 represents the unit-holders in all matters relating to the Fund, decides on the assets included in the Fund and also exercises any rights deriving from the assets.

A fund unit is a right to as large a proportion of a UCITS fund as corresponds to the net assets divided by the number of units in circulation. However, as this Fund contains unit classes, the value of a fund unit is determined considering the conditions associated with each unit class (see below).

The Fund comprises share classes subject to the following conditions:

#### A) Share class A SEK

Accumulating (non-dividend-paying) share class, traded in SEK.

#### B) Share class B SEK

Dividend-paying share class, with a minimum initial subscription amount of one hundred thousand (100,000) SEK, traded in SEK.

#### C) Share class C SEK

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in SEK.

#### D) Share class D SEK

Dividend-paying share class with special conditions for distribution, traded in SEK.

#### E) Share class A EUR

Accumulating (non-dividend-paying) share class, traded in EUR.

#### F) Share class B EUR

Dividend-paying share class, with a minimum initial subscription amount of ten thousand (10,000) EUR, traded in EUR.

#### G) Share class C EUR

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in EUR.

#### H) Share class D EUR

Dividend-paying share class with special conditions for distribution, traded in EUR.

#### I) Share class A NOK

Accumulating (non-dividend-paying) share class, traded in NOK.

#### J) Share class C NOK

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in NOK.

#### K) Share class A USD

Accumulating (non-dividend-paying) share class, traded in USD.

#### L) Share class C USD

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in USD.

#### M) Share class A DKK

Accumulating (non-dividend-paying) share class, traded in DKK.

#### N) Share class C DKK

Accumulating (non-dividend-paying) share class with special conditions for distribution, traded in DKK.

The fee levels for the different share classes are shown in Clause 11.

Share classes with special conditions for distribution (C SEK, D SEK, C EUR, D EUR, C NOK, C USD, C DKK) are only available for

- investors who, in accordance with a contract for investment services in accordance with Chapter 2, Section 1 of the Securities Market Act (2007:528), or corresponding Swedish or foreign regulations, invest in the Fund subject to the precondition that there is a valid written contract between the Fund Management Company and the party providing the investment service, or an intermediary party in the distribution chain, that expressly permits distribution of the share class and where no payment is made to the party providing the investment service by the Fund Management Company, or
- an insurance undertaking that, in accordance with a contract with a policyholder, invests in the Fund subject to the precondition that there is a valid written contract between the Fund Management Company and the insurance undertaking or an insurance distributor that expressly permits investment in of the share class and where no payment is made to the insurance undertaking or insurance distributor by the Fund Management Company.

The Fund comprises share classes, which means that the value of a fund unit in one share class will differ from the value of a fund unit in another share class. The units within each share class are equal in size and carry equal rights to the property included in the Fund.



The party that has distributed fund units to a unit-holder is responsible for ensuring that the unit-holder receives the share class to which they are entitled. The conditions for the various share classes apply to the investor regardless of whether their holding has been directly registered or nominee-registered with the Fund Management Company. The party that distributed the share class to the investor is responsible for ensuring that the investor satisfies the conditions for a share class.

When an insurance undertaking has invested in fund units in accordance with a contract with a policyholder, the insurance undertaking or insurance distributor that has a contract with the policyholder is responsible for ensuring that the insurance undertaking receives the share class to which they are entitled.

A unit-holder cannot simultaneously satisfy the conditions for different share classes with the same monetary funds. In the event that a unit-holder, for example, satisfies the conditions for a share class with special conditions for distribution, the unit-units will be converted to that share class. In the event that a unit-holder no longer satisfies the conditions for a share class with special conditions for distribution, the unit-hold units will be converted to a share class without special conditions for distribution. All conversions are implemented without changing the dividend conditions or currency. The foregoing applies regardless of whether the unit-holding is directly registered or nominee-registered (at one or more levels) with the Fund Management Company. Where it is necessary to implement a conversion owing to the unit monetary funds no longer satisfying the conditions for a share class, and provided no receiving share class (with the same conditions for dividends and currency) is open for subscription, a conversion will be made to the share class that most closely corresponds to the share class whose conditions the unit-hold monetary funds no longer satisfy. An assessment of the receiving share class shall be made by the Fund Management Company, distributor, insurance undertaking and insurance distributor that have a contract with the unit-holder and policyholder respectively. This party shall notify the unit-holder and policyholder respectively about such a conversion.

The operation is to be conducted in accordance with these Fund Rules, the Articles of Association for the Fund Management Company, the Swedish UCITS Act and other applicable legislation.

## **§ 2 Fund Manager**

The Fund is managed by Storebrand Fonder AB, corporate ID number 556397-8922, referred to in these Rules as the Management Company

## **§ 3**

### **The Depository and its tasks**

J.P. Morgan SE, Stockholm Bankfilial (bank branch), corporate ID number 516406-1110, referred to below as

The Depository shall implement the Fund Management decisions relating to the Fund and also receive and safekeep the assets of the Fund. The Depository shall verify

that decisions relating to the Fund made by the Fund Management Company, such as valuation, redemption and sale of fund units, are implemented in accordance with legislation, regulations and these Fund Rules.

## **§ 4**

### **Nature of the Fund**

The Fund is an equity fund that invests in the world's stock markets and is managed in accordance with the Fund Management principles for sustainable investments.

The fund's objective is to achieve, as far as possible, a return level and risk level corresponding to the markets on which the fund is positioned, defined as the fund's benchmark, as shown in the information brochure.

## **§ 5**

### **Investment objective of the Fund**

The assets may be invested in transferable securities, fund units and also in accounts with credit institutions.

At least 90 per cent of assets under management shall be invested in equities and equity-related transferable securities.

Transferable securities shall be issued by global companies or issued by companies with financial instruments admitted to trading on a regulated market globally and also by companies whose transferable securities are, or are intended within one year of issue to be, admitted to trading on a regulated market globally or the subject of regular trading on some other market globally that is regulated and open to the public.

The Fund may invest no more than ten per cent of the value in such funds and corresponding foreign fund under takings as referred to in Chapter 5, Section 15 of the Swedish UCITS Act.

The Fund may lend financial instruments of a scope corresponding to no more than 20 per cent of the fund assets.

The fund is managed according to the fund company's sustainable principles investments which mean that the fund refrains from, among other things to invest in companies that violate international norms and conventions. It includes, among other things, human rights, labor law and international law, corruption and economic crime, serious climate and environmental damage and controversial weapons (nuclear

weapons, cluster bombs, landmines, chemical and biological weapons).

The fund also excludes, among other things, companies whose turnover to more than five percent comes from tobacco, weapons, alcohol, commercial gambling, pornography, cannabis, fossil fuels and companies with large fossil reserves. Further information about the fund's sustainability criteria can be found in the fund's information brochure and at [www.storebrandfonder.se](http://www.storebrandfonder.se).

## **§ 6 Markets**

The assets may be invested in regulated markets or corresponding markets outside the EEA. Trading may also be conducted on another market within or outside the EEA that is regulated and open to the public and also on multilateral trading facilities (MTFs) and similar trading platforms.

Units in funds and fund companies may also be bought and sold directly from each managing fund company.

## **§ 7 Special investment objectives**

The Fund's assets may not be invested in transferable securities and money market instruments as referred to in Chapter 5, Section 5 of the Swedish UCITS Act.

The Fund may invest in derivative instruments and OTC derivatives with such underlying assets as referred to in Chapter 5, Section 12, first paragraph of the Swedish UCITS Act, with a view to making management of the assets more efficient. Management more means such trades in derivative instruments that aim to reduce the costs and risks of management.

## **§ 8 Valuation**

The value of the Fund is calculated by deducting the liabilities accruing to the Fund from the assets.

The assets include financial instruments, cash, including short-term money-market investments, and other assets belonging to the Fund. Financial instruments included in the Fund are valued on the basis of their prevailing market value.

If no such value exists or if the Fund Management Company considers that the value is misleading, financial instruments may be included at the value determined by the Fund Management Company on objective grounds. When making a valuation objective a market value is determined on the basis of information about the last price paid or the indicative buy price from the market maker if one is designated for the issuer. If such information is not available or is not considered reliable, the market value will be determined using information from independent brokers or other external independent sources.

Such derivative instruments as referred to in Chapter 5, Section 12 of the Swedish UCITS Act are valued on the basis of a market value determined on objective grounds based on information about the last price paid or the indicative buy price from the market maker if one is designated for the issuer. If such information is not available or is not considered reliable, the market value will be determined using information from independent brokers or other external independent sources. If, when making a valuation of OTC derivatives as referred to in the second paragraph of Chapter 5, Section 12 of the Swedish UCITS Act, a market price cannot be determined in accordance with either of the alternatives above or it becomes apparent that it is misleading, a market value will be determined based on generally accepted model valuations.

The theoretical models used are instrument specific.

Cash and current receivables (investments in accounts with credit institutions, short-term money-market investments and also cash for securities sold) are valued at the amount expected to be realised.

The fund's liabilities include accrued compensation to the fund's managers, custodians, tax liabilities, non-liquidated purchases and other liabilities relating to the fund.

As the Fund comprises share classes, the value of a fund unit is determined considering the conditions associated with each share class. The value of a fund unit in a share class in the Fund comprises the value of the unit class divided by the number of units in circulation for the share class in question.

## **§ 9 Sale and redemption of Fund units**

The sale and redemption (repurchase) of fund units for each share class are made in the currency specified in Clause 1.

The sales price and redemption price of a fund unit amounts to the value of the fund unit on the date of sale or redemption calculated in accordance with Clause 8. Sales and redemptions are made at a price that is not known to the unitholder at the time of the request for sale or redemption.

A sale (unit-purchase) and redemption (unit-sale) may normally be made on each banking day. However, the Fund is not open for sale and redemption on such banking days when the assets cannot be valued in a way considered to ensure the equal rights of the fund unitholders, for example owing to the complete or partial closure of one or more of the markets on which a significant proportion of the publicly listed assets are traded.

A request for subscription or redemption must be made in accordance with the provisions of the Information Brochure. If a request for subscription or redemption is received by the Fund Management Company no later than the point in

time and in accordance with the conditions specified in the Information Brochure, the request will be executed on the next banking day. The cut-off time could be brought forward for half banking days. Relevant times are shown on the Fund Management website. A request received after the specified time is executed on the following banking day.

If resources for redemption must be acquired through the sale of securities, such sale will be made and the redemption executed as soon as possible. In the event that such a sale could significantly disadvantage the interests of other unitholders, the Fund Management Company may postpone the sale after notifying Finansinspektionen (Swedish Financial Supervisory Authority).

The fund unit value is normally calculated by the Fund Management Company on each banking day. The Fund Management Company does not calculate the fund unit value if the Fund is closed for sale and redemption in light of a circumstance specified in this rule and in Section 10. As regards a request for sale or redemption that is received when the Fund is closed for sale and redemption, the fund unit value is normally determined on the next banking day.

A request for sale or redemption may only be withdrawn if the Fund Management Company so permits. A fund order cannot be limited.

The last published fund unit value is published on the Fund Management Company's website, after the fund unit value has been determined as above.

## **§ 10 Extraordinary circumstances**

The Fund may be closed for the sale and redemption of fund units in the event that such extraordinary circumstances have occurred whereby the assets of the Fund cannot be valued in a manner that ensures the equal rights of the fund unit-holders.

## **§ 11 Fees, charges and remuneration**

Remuneration is paid out of the assets to:

- a) the Fund Management Company for management, analysis, administration, accounting, register keeping and also audit costs. Remuneration is payable in the form of a fixed fee based on the value. This fee, which is calculated daily, is charged by the Fund Management Company at the end of each month and may correspond annually to a percentage rate of no more than 0.3 per cent of the value for share classes designated A and B and a percentage rate of no more than 0.15 per cent of the value for share classes designated C and D.

- b) the Depository for the administration and safekeeping of performs according to the Swedish UCITS Act.

- c) the Fund Management Company for costs relating to supervisory activities according to the Swedish UCITS Act.

The total cost according to a), b) and c) above may amount in aggregate to 0.4 per cent per year of the average value for share classes designated A and B and to 0.25 per cent for share classes designated C and D. The charges for b) and c) are levied on an ongoing basis.

In addition to the provisions above, there are also additional costs for brokerage, tax, etc., when the Fund purchases and sells financial instruments. These costs are charged to the Fund. Value added tax and other taxes applicable at any given time are also added.

Information on the maximum fixed fee and maximum performance-based fee that may be charged for the management of the funds or equivalent foreign fund managers in whose fund shares the Fund invests, can be found in the Fund's information brochure.

## **§ 12 Dividend**

The following applies if a share class pays dividends in accordance with Clause 1.

The Fund Management Company makes annual decisions about the dividend to be paid to the fund unit-holders from dividend-paying share classes. This dividend is calculated on the basis of the dividend-paying unit proportion of the value. The basis of the dividend is the return on the assets or other amounts receivable. The dividend may be set at a higher or lower amount than the return if the Fund Management Company considers this to be in the interests of unit-holders. Refer to the Information Brochure for more detailed information about the objective relating to the amount of the dividend.

Dividends are paid during the period March to June of the year after the financial year. Dividends are payable to fund unit-holders registered for dividend-payable fund units on the distribution date determined by the Fund Management Company. The Fund Management Company is also entitled to decide on additional dividends during the year if this is in the interests of unit-holders.

The value of the non-dividend-paying fund units included in the Fund is not affected by dividends. However, dividends change the ratio between the value of the dividend-paying fund units and the non-dividend-paying units respectively through the value of the dividend-paying fund units reducing in relation to the amount of the dividend. The ratio changes annually in conjunction with the dividend.

The amount of the dividend is determined as a percentage share of the total value of the dividend-paying fund units at the time of the dividend. The dividend is reinvested in new units unless the unit-holders have given written notice of the details required for cash payment in accordance with the Fund Management instructions.

### **§ 13** **The financial year**

The financial year for the Fund is the calendar year.

### **§ 14** **Half-yearly reports and annual reports, amendment of Fund Rules**

The Fund Management Company shall provide a half-yearly report for the Fund for the first six months of the financial year within two months from the end of the half year and also an annual report for the Fund within four months of the end of the financial year. These reports shall be sent to unit-holders who request them free of charge, and the Fund Management Company and Depository shall also make them available.

The Fund Rules may only be amended by a decision of the Board of the Fund Management Company, and such amendment must be submitted to Finansinspektionen for approval. When an amendment has been approved, the Fund Management Company and Depository shall make the decision available and also, when applicable, announce it in the manner directed by Finansinspektionen.

### **§ 15** **Pledging**

If a fund unit-holder wishes to pledge fund units in the Fund, the fund unit-holder and/or the pledgee shall notify the Fund Management Company of the pledge in writing. This notification shall indicate who the fund unit-holder/pledgor is, who the pledgee is, the Fund to which the pledged fund units relate and also any restrictions on the scope of the pledge

This notification shall be signed by the pledgor.

The Fund Management Company shall include information about the pledge in its register of fund unit-holders.

The fund unit-holder shall be notified in writing that information about the pledge has been added to the register. When the pledge ceases, the Fund Management Company following notification from the pledgee shall remove the information about the pledge from the register.

Unit-holders may transfer their fund units. Current charges for processing pledges and transferring fund units are provided in the Information Brochure.

### **§ 16** **Limitation of liability**

The following is indicated by Chapter 2, Section 21 of the Swedish UCITS Act: a fund unit-holder has incurred a loss through the Fund Management Company violating this Act or the fund rules, the Fund Management Company must compensate the loss.

Furthermore, it is provided by Chapter 3, Sections 14 to 16 of the Swedish UCITS Act, that if the Depository or a party that has financial instruments in safekeeping on the assignment of the depository has lost financial instruments that are in safekeeping with the depository, the institution shall without any undue delay reinstate them with financial instruments of the same kind or pay the Fund Management Company an amount corresponding to this value on behalf of the UCITS fund. The depository is not liable according to the first sentence if the institution can demonstrate that the loss was caused by an external event outside the reasonable control of the institution, and whose consequences were impossible to avoid despite all reasonable efforts having been made. An outsourcing agreement relating to the safekeeping of assets and verification of ownership rights in accordance with Chapter 3, Section 6 of the Swedish UCITS Act does not relieve the depository of its liability for losses and other damage under this Act. This also applies if the contracting party has sub-delegated the assignment.

If a fund unit-holder has incurred a loss other than as referred to above owing to a depository or a contracting party intentionally or through negligence having contravened the Swedish UCITS Act or other legislation governing their activity, the institution must indemnify such loss.

Without deviating from the provisions laid down in Chapter 2, Section 21 and Chapter 3, Sections 14 to 16 of the Swedish UCITS Act, the following applies:

As regards all of the measures that are the responsibility of the Depository and Fund Management Company, the Fund Management Company and Depository are not liable for losses resulting from Swedish or foreign legislation, action by a Swedish or foreign public authority, act of war, strike, blockade, boycott, lockout or other similar circumstance. The reservation as regards strikes, blockades, boycotts and lockouts also applies if the Depository and/or the Fund Management Company are themselves subject to or implement such industrial action.

The Fund Management Company and Depository are not liable for losses caused by a Swedish or foreign exchange or other market place, CSD or clearing organisation or some other party that provides corresponding services or by any other contracting party that the Fund Management Company or Depository has engaged with due care. Neither the Fund

Management Company nor Depository is liable for losses that may arise as a result of a limitation in their power of control that may be implemented against the Fund Management Company or the Depository in relation to financial instruments or for other loss caused by the said organisations or contracting party having become insolvent.

Any loss incurred in other cases shall not be compensated by the Depository and/or Fund Management Company, provided the Depository or Fund Management Company has acted with due care. The Depository/Fund Management Company is not in any case liable for indirect losses. Nor is the Fund Management Company liable for losses caused by a unit-holder or some other party breaching an act, ordinance, regulation or these Fund Rules. In this connection, unit-holders are made aware that they are liable for documents submitted to the Fund Management Company being correct and signed by an authorised signatory and also for the Fund Management Company being notified of amendments in respect of the information provided.

If there are impediments to the Depository or Fund Management Company making payment or implementing some other measure as a result of a circumstance mentioned above, such measure may be postponed until such time as the impediment has ceased. In the event of a delay in payment, the Depository or Fund Management Company shall pay interest according to the interest rate applicable on the due date for payment, provided interest has been promised. If interest has not been promised, the Depository or Fund Management Company is not liable to pay interest at an interest rate that is higher than the applicable reference interest rate fixed from time to time by Riksbanken [Swedish Central Bank] in accordance with Section 9 of the Interest Act (1975:635), with a supplement of two percentage points.

If the Depository or Fund Management Company is impeded from receiving payment as a consequence of circumstances described in the preceding paragraph, the Depository or Fund Management Company is entitled to interest for the period during which the impediment prevailed, in accordance with the conditions applicable on the due date.

## § 17 Permitted investors

The fact that the Fund is intended for the general public does not mean that it is intended for such investors whose subscription of units in the Fund or other participation in the Fund contravenes the provisions of Swedish or foreign legislation or regulations. Nor is the Fund intended for such investors whose subscription or holding of units in the Fund means that the Fund or the Fund Management Company becomes obliged to take registration or other measures that the Fund or Fund Management Company would not otherwise have been obliged to take. The Fund Management Company is entitled to refuse to sell to such investors as mentioned above in this paragraph.

The Fund Management Company may redeem a unit-unit in the Fund contrary to the wishes of the unit-holder or without prior consent if it should transpire that a unit-holder subscribed for units in the Fund in contravention of the provisions of Swedish or foreign legislation or regulations or that the Fund Management Company, owing to the unit-sale or holding in the Fund, becomes obliged to take registration or other measures that the Fund or Fund Management Company would not have been obliged to take if the unit-holder had not held units in the Fund.

Redemption according to the preceding paragraph shall be executed immediately. The provisions on payment of redemption proceeds contained in Clause 9 above shall also apply in the event of redemption according to this Clause 17.

The original Fund Rules and Prospectus were prepared in Swedish. This is a translated version, which is published with reservations regarding possible errors and omissions as well as erroneous translation.

The original Fund Rules and Prospectus are available in Swedish at [www.storebrandfonder.se](http://www.storebrandfonder.se) or by contacting Storebrand Fonder AB on +46 8 614 50 00.

For further information go to [sppfonder.se](http://sppfonder.se) or call +46 8 614 24 50

Storebrand Fonder AB. SE-105 39 Stockholm. Org. No: 556397-8922. Registered Office: Stockholm.

