Key investor information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Investeringsforeningen Danske Invest Index

USA Restricted - Akkumulerende, klasse DKK W (DK0060608628)

This fund is managed by Danske Invest Management A/S, a subsidiary of Danske Bank A/S.

Objectives and investment policy

Objectives
The objective of this fund is to generate a return at least equal to the return on US equities. The fund is accumulating.

The fund is categorized under Article 9 of the Regulation on Sustainability-Related Information (SFDR, EU Regulation 2019/2088). The fund's sustainable investment goal is to reduce CO2-emissions to achieve the long-term goals of the Paris Agreement.

Investment policy
The fund invests in US equities and meets a sustainable investment objective by investing in companies in accordance with the chosen index. The index has a climate objective. The index meets the minimum requirements of the benchmark regulation for an EU benchmark for climate change.

The investment strategy is passive, i.e. index-based. This means that the investments are composed to follow the chosen index. There may be investments that are not included in the index.

In addition, there may be investments in the index that are not included in the fund. Such investments may be excluded because they are considered to have a material adverse impact on a sustainable investment objective. In addition to pursuing the sustainable investment objective, the fund promotes environmental and/or social characteristics through screenings, investment restrictions and active ownership, which may similarly lead to deviations from the index. The fund follows Danske Invest's responsible investment policy.

As an investor, you can expect that the return in general corresponds to the development in the index. The return will typically be slightly lower than the development in the fund's benchmark due to charges. Currency risk is not hedged and fluctuations in exchange rates may affect the return.

Subscription is only possible for investors with a portfolio management agreement with Danske Bank or other distributor as described in the prospectus.

Fund units can normally be redeemed on banking days.

Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Benchmark (for index tracking)
MSCI USA Climate Change Index incl. Nettoudbytter.

Risk and reward profile

Lower risk						Higher risk
Typically lower return						Typically higher return
1	2	3	4	5	**6**	7

The fund is categorized as 6. The indicator illustrates the typical correlation between the risk and your potential return of the investment. The categorization is determined by the fluctuations in the fund's net asset value over the past five years and/or representative data.

Significant historical volatility equals high risk and low volatility equals lower risk. Please note that the fund's categorization is not constant and the categorization may change over time. Historical performance data is not necessarily a reliable indicator of the future risk profile.

The risk indicator is purely a mathematical calculation and it does not take devaluations, political intervention and sudden fluctuations in interest rates and currencies into account. Risk class 1 is not a risk-free investment.

The principal risks of the fund are equity risk, market risk, exchange rate risk and risk related to investment style or investment area (e.g. funds with more concentrated portfolios). As the fund will invest its assets in the equity markets, the value of the fund may fluctuate according to market conditions.

For further details about risk, please refer to the following section in the fund's prospectus: "Sub-fund/unit class risks".

Charges

The charges you pay are used to cover the costs of running the fund, including marketing costs and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge 1)	0.08%
Exit charge 2)	0.08%
1) This is the maximum that might be taken out of your money before it is invested. 2) This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charge	0.25%
Charges taken from the fund under certain specific conditions	
Performance fee	0% (the fund is not charged a performance fee).

The ongoing charges are based on the previous year's expenses. The figure may vary from year to year.

The entry and exit charges shown are maximum figures. The charges cover the fund's expenses in connection with increase/decrease in unitholders. In some cases you may pay less. For further details please consult your financial adviser or distributor.

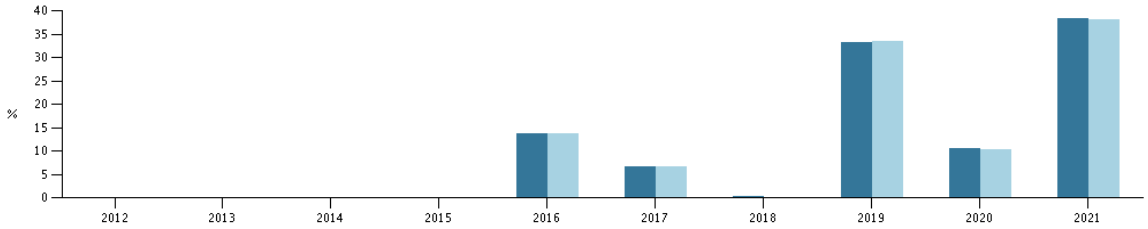
For more information about charges, please refer to the following section in the fund's prospectus: "Subscription price", "Negotiability and redemption" and "Operation, business partners and current costs".

Past performance

Launch date
28 April, 2015.

Calculation method
Below is shown the fund's and any benchmark's annual returns in percent including dividends if any. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation. Past performance has been calculated in: DKK.

Disclaimer
Past performance is not a reliable indicator of future results.



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Fund					13.8%	6.8%	0.3%	33.2%	10.5%	38.3%
Benchmark					13.8%	6.6%	-0.0%	33.5%	10.3%	38.1%

Practical information

Depositary
J.P. Morgan.

Further information
Further information about Investeringsforeningen Danske Invest Index is available online at www.danskeinvest.com. The decision to invest in the fund should take into account all of the sustainable investment objectives (if any) and/or other environmental and/or social characteristics (if any) of the fund, as described in the prospectus and on danskeinvest.com.

Further information about this fund is available in the fund's prospectus which can be obtained free of charge from a.o. Investeringsforeningen Danske Invest Index, Parallelvej 17, DK-2800 Kgs. Lyngby or in the fund's latest semi-annual and annual reports (in Danish) which are available at www.danskeinvest.com where you can also find the fund's holdings.

The fund is a separate part of the umbrella fund Investeringsforeningen Danske Invest Index. Your investments will not be affected by the development in other funds under Investeringsforeningen Danske Invest Index. The funds' assets and liabilities are segregated by law. The funds are liable only for their own debt and any joint expenses.

Information regarding the remuneration policy of the management company is available on www.danskeinvest.com. The remuneration policy describes how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, and the composition of the remuneration committee, where such a committee exists. A paper copy is available free of charge upon request.

Price publication
The Net Asset Value for the fund is calculated on each business day. The latest prices are available online at www.danskeinvest.com.

Tax legislation
The fund is subject to the tax laws and regulations of Denmark. Depending on your own country of residence, this may have an impact on your investment or your personal tax position. For further details please consult a tax adviser.

Disclaimer
Danske Invest Management A/S may be held liable solely on the basis of any statement contained in this document if it is misleading, inaccurate or inconsistent with the relevant parts of the fund prospectus.

General trading terms
You can always sell your units at the current market value of your units. If you wish to switch between one fund under Investeringsforeningen Danske Invest Index to another fund, you may buy or sell the units on general trading terms.

This fund is authorised in Denmark and regulated by the Financial Supervisory Authority in Denmark.
Danske Invest Management A/S is authorised in Denmark and regulated by the Financial Supervisory Authority in Denmark.
This key investor information document is accurate as at 16.12.2022.