

Objectives and investment policy

Objectives

The target of investment activities is to achieve long-term value increase on the invested assets through active asset management pursuant to the Act on Common Funds and the fund's regulations.

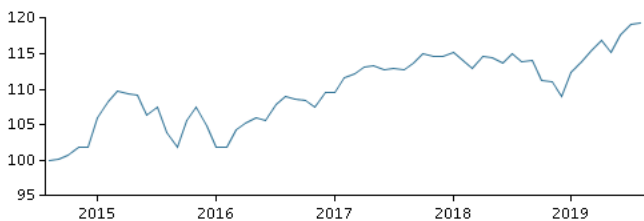
Investment policy

The assets are invested mainly in the units of Finnish and foreign mutual funds that invest in the international equity or fixed income markets. Assets may be invested directly in fixed income instruments, equities and derivatives. The returns, such as dividends and interest, will be reinvested. Equity-based investments may account for 0-50% of the assets, and fixed income investments for 50-100% of the assets. Furthermore, The Fund can within the limitations set out in the Fund Regulations invest 0-15% in alternative asset classes. On average, equity investments account for 25% of the assets, fixed income investments for 70% and alternative investments for 5%. The fund's base currency is the euro.

The fund is suitable for investors who seek a better return than fixed income investment, appreciate lower risk than equity investment, tolerate value fluctuations or even decreases, and wish to diversify their assets efficiently among the equity and fixed income markets. Investors may subscribe for and redeem fund units on every banking day.

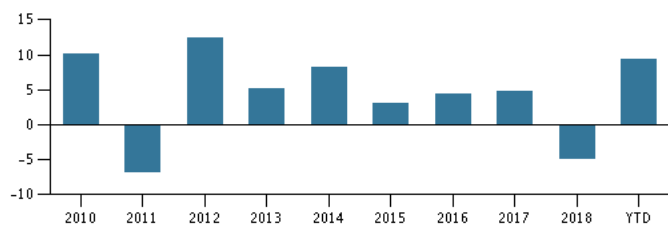
Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

Return in the period: 29.08.2014 - 30.08.2019



The default for the chart is the return for the past 5 years as of end of month or, if the fund is less than 5 years old, since launch. Past performance is not a reliable indicator of future results.

Annual return as of 30.08.2019, %



Annual return as of 30.08.2019

	2014	2015	2016	2017	2018	YTD
Fund, %	8.2	3.0	4.3	4.7	-4.9	9.4

Return as of 30.08.2019

	1 mth.	3 mth.	1 year	3 years	5 years
Fund, %	0.2	3.6	4.7	9.4	19.3

Charges

Ongoing charge	1.05%
Total Expense Ratio (TER)	1.05%
Max. entry charge	0.50%
Max. exit charge	0.50%
Performance fee	0.00%

Manager



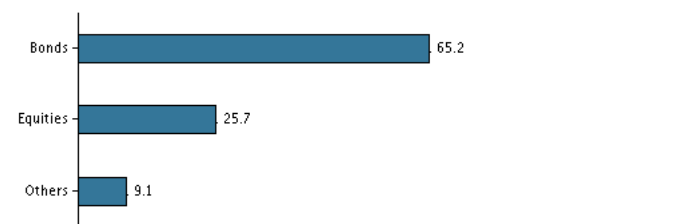
Name: Danske Bank Asset Management
Title: Solution Team
Background: N/A

10 largest holdings as of 31.07.2019 *)

Name of investment/security	Weight
Danske Invest Sicav European Corporate Sustainable Bond Clas...	8.2%
Danske Invest Emerging Markets Debt Hard Currency, Osuuslaji...	8.2%
Danske Invest Select Global Equity Solution Fin, Osuuslaji E...	8.2%
Danske Invest Euro Yrityslaina W K	7.7%
Spdr Barclays Euro Government Bond Etf (De)	5.8%
Danske Invest Pohjoisen Yrityslainat, Osuuslaji Eur H	5.7%
Danske Invest Euro Government Bond Index W K	5.7%
Ishares Barclays Euro Government Bond 7-10(De)	4.4%
Procapture Europe Index Fund, Osuuslaji Eur W	4.1%
Ishares Euro Government Bond Ucits Etf	3.7%

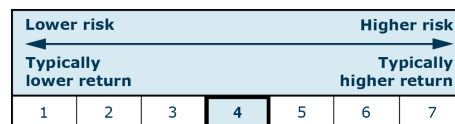
*) Please note that all holdings are delayed with 1 month.

Asset allocation: Asset types as of 31.07.2019, %



Risk indicator

The indicator illustrates the typical correlation between the risk and your potential return of the investment.



Risk key figures for the period 31.08.2016 - 30.08.2019

Average annual return, %	3.03
Sharpe Ratio	0.82
Volatility	4.05

Basic information

ISIN code	FI0008803309
Benchmark	The fund has no benchmark.
Website	https://www.danskeinvest.fi
Fund domicile	Finland
Currency	EUR
Total assets, mill., 30.08.2019, EUR	1,456.5
Net asset value (NAV), 17.09.2019	1.98968
Morningstar Rating™	★★★★★