

**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.

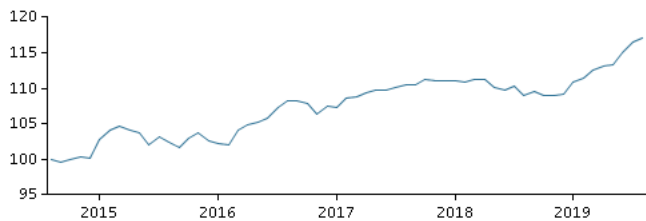
**Investment policy**

The assets are invested in the units of other Finnish and foreign mutual funds that invest in fixed income instruments and convertible bonds of different maturities issued by governments and companies. Assets can be invested in bonds with low credit ratings and in emerging bond markets globally. Assets may also be invested in the units of absolute return funds that apply fixed-income investment strategies. The returns on the fund's investments, such as dividends and interest, will be reinvested. The fund's base currency is the euro.

The fund suits investors who seek a better return than that of a conventional money market investment and who can tolerate value fluctuations or even decreases. Investors may subscribe for and redeem fund units on every banking day.

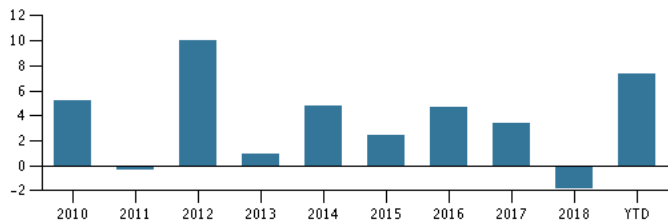
Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

**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, % | 4.8  | 2.4  | 4.7  | 3.4  | -1.8 | 7.3 |

**Return as of 30.08.2019**

|         | 1 mth. | 3 mth. | 1 year | 3 years | 5 years |
|---------|--------|--------|--------|---------|---------|
| Fund, % | 0.6    | 3.4    | 7.4    | 8.1     | 17.1    |

**Charges**

|                           |       |
|---------------------------|-------|
| Ongoing charge            | 0.90% |
| Total Expense Ratio (TER) | 0.94% |
| Max. entry charge         | 0.00% |
| Max. exit charge          | 0.50% |
| Performance fee           | 0.00% |

**Manager**



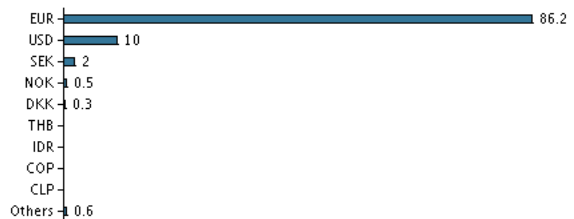
**Name:**  
Danske Bank Asset Management  
**Title:**  
Solution Team  
**Background:**  
N/A

**10 largest holdings as of 31.07.2019 \*)**

| Name of investment/security                                     | Weight |
|---|--------|
| Danske Invest Euro Government Bond Index W K                    | 14.8%  |
| Danske Invest Emerging Markets Debt Hard Currency, Osuuslaji... | 10.9%  |
| Danske Invest Euro Yrityslaina W K                              | 10.0%  |
| Danske Invest Sicav Global Corporate Bonds Class I              | 7.7%   |
| Investec Gsf Emerging Markets Debt Fund                         | 6.7%   |
| Danske Invest Pcc Limited Hedge Fixed Income Relative Value ... | 6.1%   |
| Danske Invest Sicav European Corporate Sustainable Bond Clas... | 5.5%   |
| Danske Alternatives Icav Danske European Loan Fund I Accumul... | 4.7%   |
| Danske Invest Pohjoisen Yrityslainat, Osuuslaji Eur H           | 4.6%   |
| Danske Invest Yhteisöobligaatio W K                             | 4.4%   |

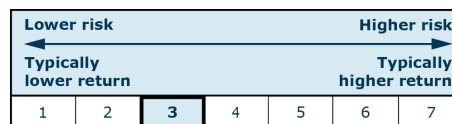
\*) Please note that all holdings are delayed with 1 month.

**Asset allocation: Currency 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, % | 2.63 |
| Sharpe Ratio             | 1.32 |
| Volatility               | 2.24 |

**Basic information**

|                                      |   |
|--------------------------------------|---|
| ISIN code                            | FI0008803267  |
| Benchmark                            | The fund has no benchmark.  |
| Website                              | <a href="https://www.danskeinvest.fi">https://www.danskeinvest.fi</a> |
| Fund domicile                        | Finland   |
| Currency                             | EUR   |
| Total assets, mill., 30.08.2019, EUR | 433.3   |
| Net asset value (NAV), 17.09.2019    | 2.03877   |
| Duration, 30.08.2019                 | 4.46  |
| Yield to maturity, 30.08.2019        | 1.35  |
| Morningstar Rating™                  | ★★★★★   |