

## Objectives and investment policy

### Objectives

The investment activities aim, through active asset management, to achieve the best possible return by the end of 2040, after which every attempt will be made to secure the fund's accumulated assets by investing in fixed income-based investments.

### Investment policy

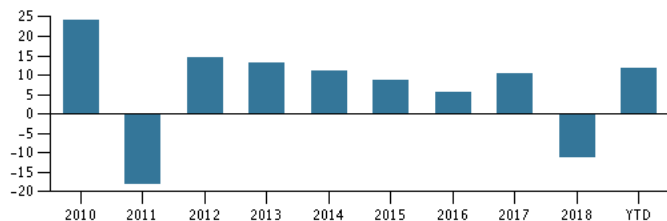
The assets are invested in the units of Finnish and foreign mutual funds that invest in the international equity and fixed income markets. Assets may be invested directly in fixed income, equities and derivatives. The returns, such as dividends and interest, will be reinvested. At first, the principal weighting will be in equity investments, but after 2030 their weighting will be reduced and the weighting of fixed income will be increased gradually. After 2040, assets will be invested only in the fixed income markets. The fund's base currency is the euro. The fund suits investors with a long investment horizon and who seek high returns on their investment, while tolerating significant value fluctuations or even decreases. The fund is well-suited for pension saving or other target-oriented saving, in which the target year is around 2040. Recommendation: The recommended investment horizon is until 2040, or at least for more than five years. Investors may subscribe for and redeem fund units on every banking day.

### 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, %



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	2014	2015	2016	2017	2018	YTD
Fund, %	11.2	8.6	5.7	10.4	-11.3	11.8

### Return as of 30.08.2019

	1 mth.	3 mth.	1 year	3 years	5 years
Fund, %	-2.2	2.2	-0.6	14.2	30.0

### Charges

Ongoing charge	1.95%
Total Expense Ratio (TER)	1.95%
Max. entry charge	1.00%
Max. exit charge	1.00%
Performance fee	0.00%

## Manager



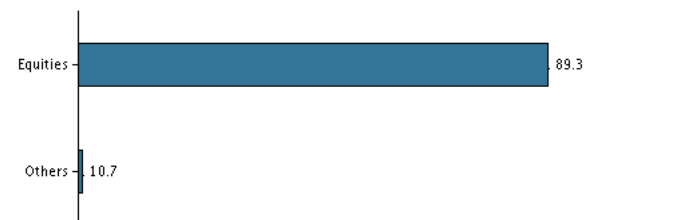
**Name:**  
Danske Bank Asset Management  
**Title:**  
Solution Team  
**Background:**  
N/A

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

Name of investment/security	Weight
Procapture Europe Index Fund, Osuuslaji Eur W	17.7%
Danske Invest Select Global Equity Solution Fin, Osuuslaji E...	14.3%
Ishares Core Msci Emerging Markets Imi (De)	7.4%
Danske Invest Suomen Parhaat K	6.8%
Danske Invest Eurooppa Osake W K	5.4%
Danske Invest Kehittyvät Osakemarkkinat W K	5.3%
Procapture Usa Index Fund, Osuuslaji Eur W	4.8%
Danske Invest Suomi Osinko Plus W K	4.5%
Danske Invest Medilife W K	4.4%
Danske Invest Eurooppa Osinko W K	4.1%

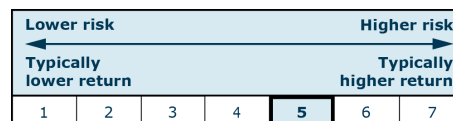
\*) Please note that all holdings are delayed with 1 month.

### 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, %	4.52
Sharpe Ratio	0.50
Volatility	9.59

### Basic information

ISIN code	FI0008808027
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	79.3
Net asset value (NAV), 16.09.2019	2.39884
Morningstar Rating™	★★★★☆
Morningstar Sustainability Rating	●●●●●