

## Key investor information document

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.

# FIM IG Green ESG Fund

FIM IG GREEN ESG GROWTH UNIT (ISIN FIO008807367)  
THE FUND IS MANAGED BY FIM ASSET MANAGEMENT LTD WHICH IS PART OF S-BANK LTD.



## Objective and investment policy

The objective of the Fund's investment activity is to earn as high a return on the invested assets as possible over the medium term through active fund management. The responsibility and environmental impacts of the investments are highlighted in the investment activities. The Fund does not have a benchmark index.

The Fund's assets are invested in fixed-income securities, and the investment decisions take into account the environmental and social impacts of the issuers, as well as their governance. The investments are made mostly in bonds with a good credit rating, i.e. of investment grade, or similar creditworthiness. The Fund's interest rate risk, measured with modified duration, may not exceed ten years. Investments other than euro-denominated bonds are hedged against currency risks as well as possible. More detailed information about the investments allowed for the Fund can be found in its rules.

The Fund sometimes uses derivative contracts. The derivative contracts used are most commonly interest rate futures, used to manage interest rate risk and to take a stance on interest rate developments. Currency forward contracts are used to hedge against currency risk.

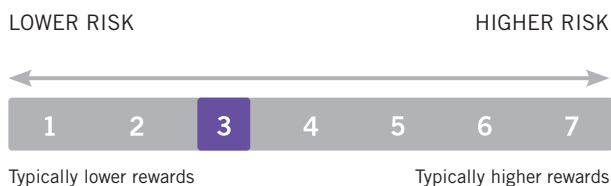
The Fund's basic currency is the euro.

The Fund has only one unit class, comprising growth units. No return is paid out to the growth units. Units in the Fund may be subscribed for and redeemed on all Finnish banking days. Unitholders may redeem the units they own by notifying the fund management company of this.

Previously used index: Bloomberg Barclays Inflation Linked Euro CPI 1-10Y -return index until 30 September 2018 and JPM ELSI -return index until 31 July 2017.

The Fund's investment policy changed on 1 October 2018. The Fund previously invested in inflation protected bonds that are issued by OECD countries. Its former name was FIM Real Fund.

## Risk and reward profile



The Fund's risk category is 3. This means there is a medium risk related to the value development of the fund units. The Fund's risk category has been determined based on changes in the historical performance of a fund unit (volatility) and thus may not accurately indicate the Fund's future risk level. The Fund's risk category may rise or diminish in the future, and even the lowest risk category does not mean the investment is completely free of risk. Fund investments carry the risk of negative value development.

The biggest individual factor affecting a fund unit's value in the short term is changes in general interest rate levels. Changes in the credit risk premiums paid by the issuers also affect returns from fixed income markets. Bonds protected against inflation guarantee a real value increase for the investment. However, the

annual fluctuation in the bond returns, i.e. the market risk, is lower. Inflation does not have a diminishing effect on the value of bonds protected against inflation, while the value of regular bonds decreases as inflation expectations accelerate.

FIM's fund management style, which is proactive and follows our own market vision, may also have a considerable impact on the value of the Fund, especially when compared to other similar products.

The risk indicator may not fully reflect the following risks:

- The use of derivative contracts may increase the Fund's counterparty and operational risk. The use of derivatives for hedging purposes may diminish the Fund's risk and expected return. The use of derivatives for obtaining additional returns may increase the Fund's risk and expected return.
- Credit risk: uncertainty regarding the solvency of the issuers of debt instruments. Credit risk affects the value of the Fund's fixed-income investments in cases where the credit rating of the issuer changes or credit premiums in general change.



## Charges

### One-off charges taken before or after you invest

Entry charge	-
Exit charge	-

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 each year

Ongoing charge	0.50%
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### Charges taken from the Fund under certain specific conditions

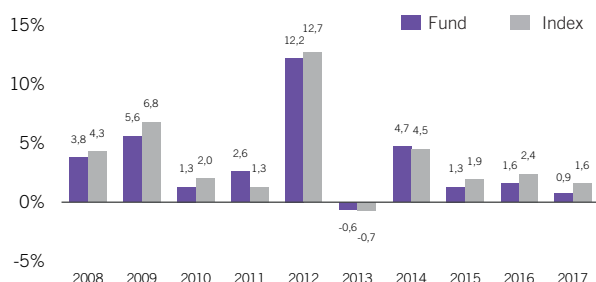
Performance fee	-
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The charges paid by the investor are used to pay for the costs of running the Fund, including the costs of marketing and distributing the Fund. The charges reduce the potential return of the investment. The charges stated are the maximum charges that may be charged for the Fund or in conjunction with an event. In some cases, the charges may be lower. Information about the actual charges is available at request from the fund management company.

The on-going charges figure is based on expenses for the year 2017 and they comprise compensation paid to the fund management company and custodian. This figure may vary from year to year. The charges do not include performance-based fees or trading fees paid by the Fund, apart from potential subscription and redemption fees paid for buying or selling units in another fund.

The management/custody fee paid to the fund management company/ custodian will be deducted from the value of the fund unit class/fund in conjunction with the value calculation and paid to the fund management company/custodian monthly in arrears.

## Past performance



Previously used index: Bloomberg Barclays Inflation Linked Euro CPI 1-10Y -return index until 30 September 2018 and JPM ELSI -return index until 31 July 2017.

The Fund began operations on 30 April 2004.

The graph shows the annual percentage changes in the value of the fund unit. The Fund's annual performance has been calculated after expenses, in euros. Subscription or redemption related fees or taxes have not been taken into account when calculating the performance.

The Fund's past performance does not guarantee future returns. The value of the investments may increase or decrease and investors may lose the invested assets in total or partly.

The Fund's investment policy changed on 1 October 2018. The Fund previously invested in inflation protected bonds that are issued by OECD countries. Its former name was FIM Real Fund. The depicted past performance up until 30 September 2018 is based on the Fund's previous investment policy.

## Practical information

Further information about the Fund can be obtained from the fund prospectus, the Fund rules, and the annual and semi-annual reports of FIM Funds. These are available free of charge on the FIM websites, [www.fim.com](http://www.fim.com) and [www.fim.se](http://www.fim.se), in Finnish and in Swedish.

The fund unit NAV is calculated on all Finnish banking days and published on the FIM websites.

The Fund's custodian: S-Bank Ltd.

Minimum investment in the Fund is 500 kronor.

The tax legislation applied in the Fund's home state may affect the investor's personal income taxation.

Information about fund management company's remuneration policy is in the fund prospectus.

The rules of the Fund have been confirmed on 25 June 2018 in Finland and are in force as of 1 October 2018. FIM Asset Management Ltd is authorised to operate in Finland. The Fund and the fund management company are regulated by the Finnish Financial Supervisory Authority.

FIM Asset Management Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

This key investor information document is part of the comprehensive prospectus and in force as of 1 October 2018.

This document is a translation. If there are any discrepancies between the translation and the original Finnish document, the Finnish document will prevail.