

FUND PRICE LIST

Fund	Minimum investment	Ongoing charges	Subscription fee	Redemption fee	Management fee (incl. custody fee)
FIM Real Estate A units	5 000 €	2,46 %	2,00 %	1,00 %–4,00 % ⁽⁷⁾	1,90 %
FIM Real Estate C units	1 000 000 €	1,56 %	2,00 %	1,00 %–4,00 % ⁽⁷⁾	1,00 %
FIM Brands	10 €	1,81 %	1,00 %	1,00 %	1,80 %
FIM Euro	10 €	0,50 %	0,00 %	0,00 %	0,50 %
FIM Europe	10 €	1,80 %	1,00 %	1,00 %	1,80 %
FIM European HY ESG	10 €	0,63 %	0,50 %	0,50 %	0,90 %
FIM Fenno	10 €	1,60 %	1,00 %	1,00 %	1,60 %
FIM Frontier C units	10 €	1,91 %	0,00 %	0,00 %	1,90 %
FIM IG Green ESG	10 €	0,50 %	0,00 %	0,00 %	0,50 %
FIM Emerging Yield	10 €	0,91 %	0,50 %	0,50 %	0,90 %
FIM Emerging Markets ESG	10 €	1,90 %	1,00 %	2,00 %	1,90 %
FIM Yield Optimizer	10 €	0,56 %	0,00 %	0,00 %	0,15 %
FIM Short-Term Bond Fund	10 €	0,15 %	0,00 %	0,00 %	0,15 % ⁽⁶⁾
FIM Forest A units	5 000 €	1,54 %	2,00 %	0,00 %–4,00 % ⁽³⁾	1,50 %
FIM Forest C units	1 000 000 €	1,04 %	2,00 %	0,00 %–4,00 % ⁽³⁾	1,00 %
FIM Passive Europe ESG A units	10 €	0,51 %	0,25 % ⁽¹⁰⁾	0,00 %	0,49 %
FIM Passive Europe ESG C units	1 000 000 €	0,21 %	0,25 % ⁽¹⁰⁾	0,00 %	0,19 %
FIM Passive USA ESG	10 €	0,50 %	0,10 % ⁽¹⁰⁾	0,00 %	0,49 %
FIM Artificial Intelligence A units ⁽⁵⁾	10 €	1,52 %	1,00 %	1,00 %	1,5 %
FIM Artificial Intelligence C units ⁽⁵⁾	500 000 €	0,87 %	0,00 %	0,00 %	0,85 %
FIM Top Yield A units	10 €	1,18 %	0,50 %	0,50 %	1,05 %
FIM Top Yield C units	1 000 000 €	0,48 %	0,00 %	0,00 ⁽¹⁾ /0,50 %	0,35 % ⁽²⁾
FIM USA	10 €	1,50 %	1,00 %	1,00 %	1,50 %
FIM Asset Management 30 ⁽⁹⁾	10 €	0,75 %	0,00 %	0,00 %	0,00 % ⁽⁴⁾
FIM Asset Management 50	10 €	1,63 %	0,00 %	0,00 %	0,00 %
FIM Asset Management 70 ⁽⁹⁾	10 €	1,00 %	0,00 %	0,00 %	0,00 % ⁽⁴⁾
FIM Asset Management 100 ⁽⁹⁾	10 €	1,17 %	0,00 %	0,00 %	0,00 % ⁽⁴⁾
S-Bank Saver Moderate	0,01 € ⁽⁸⁾	0,45 %	0,00 %	0,00 %	0,40 %
S-Bank Saver Daring	0,01 € ⁽⁸⁾	0,47 %	0,00 %	0,00 %	0,40 %
S-Real Estate Fund ⁽⁹⁾	200 €	2,46 %	2,00 %	1,00 %–4,00 % ⁽⁷⁾	1,90 %
S-Forest Fund ⁽⁹⁾	200 €	1,54 %	2,00 %	0,00 %–4,00 % ⁽³⁾	1,50 %
S-Savingsfund Moderate	10 €	1,00 %	0,00 %	0,00 %	0,00 %
S-Savingsfund Brave	10 €	1,17 %	0,00 %	0,00 %	0,00 %
S-Savingsfund Cautious	10 €	0,75 %	0,00 %	0,00 %	0,00 %

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⁽¹⁾ If the investment period is over 3 months.

⁽²⁾ In addition, the Fund charges a 20% performance-based fee from the Fund investor for the portion of the Fund's performance that exceeds the one-month Euribor rate (plus 1 percentage point annually). The Fund applies the high-water mark principle. This means that the performance-based fee is only charged when the value of the Fund unit is at the highest level in its performance history.

⁽³⁾ A redemption fee will be charged for the Fund in relation to the investment period. The redemption fee will be:

- 4%, if the investment period is shorter than 1 year
- 3%, if the investment period is at least 1 year but shorter than 3 years
- 2%, if the investment period is at least 3 years but shorter than 5 years
- 1%, if the investment period is at least 5 years but shorter than 6 years
- 0%, if the investment period is at least 6 years.

The redemption fee is disbursed to the fund.

⁽⁴⁾ No management fee will be charged for the Fund as of 3 June 2013.

⁽⁵⁾ In addition, a performance-based fee of 25% may be charged from the Fund investor on the Fund's positive daily return exceeding the benchmark index. The benchmark index for the calculation of the performance-based fee is the MSCI World Net Return Index plus 3%.

⁽⁶⁾ Valid from 1 January 2020 to 31 December 2020. The normal management fee is 0.30%.

⁽⁷⁾ A redemption fee will be charged for the Fund in relation to the investment period. The redemption fee will be:

- 4%, if the investment period is shorter than 1 year
- 3%, if the investment period is at least 1 year but shorter than 3 years
- 2%, if the investment period is at least 3 years but shorter than 4 years
- 1%, if the investment period is at least 4 years.

The redemption fee is disbursed to the fund.

⁽⁸⁾ When the balance of the Saver omnibus account exceeds EUR 10, the funds accumulated in the Saver omnibus account will be transferred to the Saver Daring and Saver Moderate Funds in the proportion of your choice.

⁽⁹⁾ FIM Asset Management 30 is a unit class of the S-Savingsfund Cautious Fund, FIM Asset Management 70 is a unit class of the S-Savingsfund Moderate Fund, FIM Asset Management 100 is a unit class of the S-Savingsfund Brave Fund, S-Forest Fund is a unit class of the FIM Forest Non-UCITS Fund, S-Real Estate Fund is a unit class of the FIM Real Estate Non-UCITS Fund.

⁽¹⁰⁾ The subscription fee for the FIM Passive Europe ESG Fund and FIM Passive USA ESG Fund is paid to the Fund in full.

Ongoing charges include management and custody fees, as well as the management and custody fees charged for any fund units invested in.

If you switch from a fund managed by FIM Asset Management to another fund managed by the company, you will be entitled to a benefit: you will save the lower of the two fees (either the redemption fee or subscription fee).