Objectives and investment policy

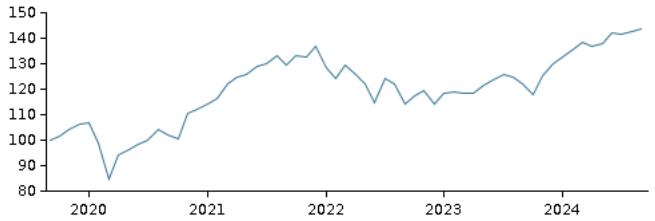
Objectives

The investment activities aim, through active asset management, to achieve the best possible return by the end of 2030, after which every attempt will be made to secure the fund's accumulated assets by investing in fixed income-based investments.

Investment policy

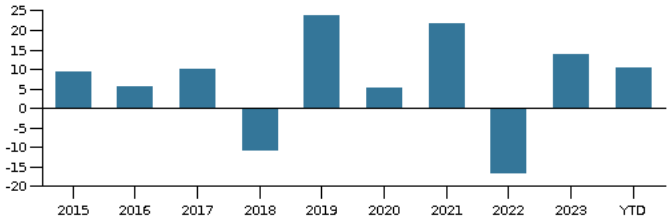
The assets are invested in the units of Finnish and foreign mutual funds that invest in the international equity and fixed income markets. Assets may be invested directly in fixed income, equities and derivatives. The fund is categorised as article 8 under SFDR and promotes environmental and/or social characteristics, as well as good governance practices, through screening, exclusions, investment analysis and decision-making as well as active ownership. The fund follows Danske Invest's responsible investment policy. The returns, such as dividends and interest, will be reinvested. At first, the principal weighting will be in equity investments, but after 2020 their weighting will be reduced and the weighting of fixed income will be increased gradually. After 2030, 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 2030. Recommendation: The recommended investment horizon is until 2030, or at least for more than five years. Investors may subscribe for and redeem fund units on every banking day.

Return in the period: 30.09.2019 - 30.09.2024



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. Future returns may be negative. The return may increase and decrease as a result of currency fluctuations if the fund is issued in a currency other than the currency used in the country in which you are domiciled.

Annual return as of 30.09.2024, %



Annual return as of 30.09.2024

	2019	2020	2021	2022	2023	YTD
Fund, %	23.8	5.4	21.8	-16.6	13.7	10.5
Dividend	0.03	0.03	0.04	0.04	0.03	0.03

Return as of 30.09.2024

	1 mth.	3 mth.	1 year	3 years	5 years
Fund, %	0.7	1.0	17.5	10.7	43.7

Charges

Ongoing charge	1.65%
Max. entry charge	1.00%
Max. exit charge	1.00%
Performance fee	0.00%

Manager

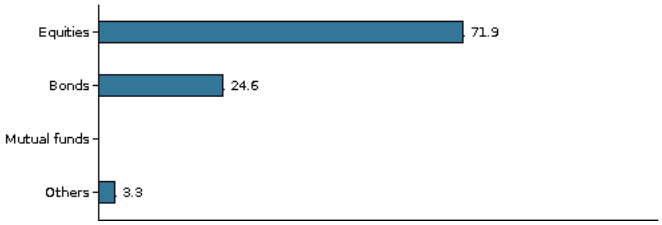
Name:
Danske Bank Asset Management
Title:
Solution Team
Background:
N/A

10 largest holdings as of 30.08.2024 *)

Name of investment/security	Weight
Danske Invest Select Global Quant, Eur W	19.4%
Danske Invest Select Global Equity Solution, Klass Sek W	19.4%
Danske Invest Sicav Global Sustainable Future Class I	15.9%
Danske Invest Euro Yrityslaina W K	8.1%
Danske Invest Select Tactical Asset Allocation Euro, Class E...	7.4%
Danske Invest Suomi Osake Iw K	6.8%
Danske Invest Euro Government Bond Index W K	6.7%
Danske Invest Sicav Global Emerging Markets Class Wi-Eur	4.1%
Danske Invest Global High Yield Bonds, Osuuslaji Eur W H	3.0%
Danske Invest Emerging Markets Debt Hard Currency, Osuuslaji...	2.3%

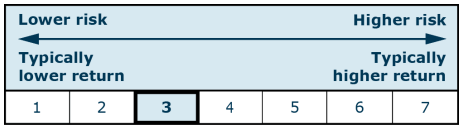
***)** Please note that all holdings are delayed with 1 month.

Asset allocation: Asset types as of 30.08.2024, %



Risk indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products.



Risk key figures for the period 30.09.2021 - 30.09.2024

Average annual return, %	3.46
Sharpe Ratio	0.10
Volatility	11.50

Basic information

ISIN code	FI0008800909
Benchmark	The fund has no benchmark.
Website	www.danskeinvest.fi
Fund domicile	Finland
Currency	EUR
Total assets, mill., 11.10.2024, EUR	403.8
Net asset value (NAV), 11.10.2024	0.96794
Morningstar Rating	★★★★★

Disclaimer & contact information

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Please refer to the prospectus and the key information document before making any final investment decision. The prospectus, the key information document of the fund and information regarding complaints handling (investor rights) can be obtained at https://documents.danskeinvest.com -> press relevant fund.

If the fact sheet relates to an ESG-fund or a fund with a sustainable investment objective, you can find more information about the sustainability aspects of the fund at https://documents.danskeinvest.com -> press relevant fund.

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Danske Invest Rahastoyhtiö Oy may decide to terminate the arrangements made for the marketing of its funds.

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