

Objectives and investment policy

Objectives

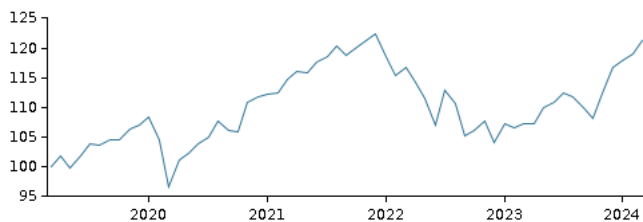
The objective of this fund is to achieve long-term investment growth, while applying a balanced asset allocation strategy. The share class is accumulating.

Investment policy

The fund gains exposure to bonds and equities, with emphasis on bonds, by investing in other funds such as exchange-traded funds (ETFs) and index-tracking funds. The fund mainly invests in underlying funds where similar ESG-related processes, criteria and characteristics are applied or can be found, although these funds do not necessarily promote ESG characteristics. The fund may gain exposure to any credit quality, sector and country, including emerging markets. Specifically, the fund's default asset allocation is 65% in bonds and 35% in equities, but this may be adjusted depending on the investment manager's market outlook. The allocation to bonds and other debt securities shall be 40% to 80% and the allocation to equities 20% to 60%. 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. In actively managing the fund's portfolio, the management team applies a flexible asset allocation that seeks to take full advantage of market changes and opportunities. The fund may use derivatives for hedging and efficient portfolio management.

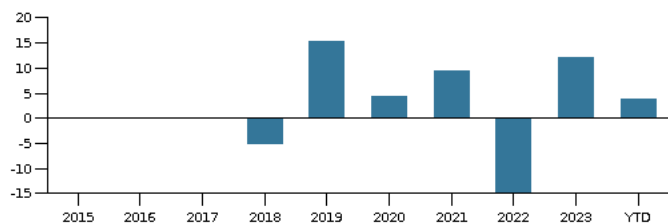
Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

Return in the period: 29.03.2019 - 27.03.2024



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 27.03.2024, %



Annual return as of 27.03.2024

| | 2019 | 2020 | 2021 | 2022 | 2023 | YTD |
|---------|------|------|------|-------|------|-----|
| Fund, % | 15.4 | 4.4 | 9.5 | -14.9 | 12.2 | 3.7 |

Return as of 27.03.2024

| | 1 mth. | 3 mth. | 1 year | 3 years | 5 years |
|---------|--------|--------|--------|---------|---------|
| Fund, % | 1.8 | 3.7 | 12.9 | 5.7 | 21.2 |

Charges

| | |
|-------------------|-------|
| Ongoing charge | 0.44% |
| Max. entry charge | 0.00% |
| Max. exit charge | 0.00% |
| Performance fee | 0.00% |

Manager



Name:

John Løvig Nielsen
Danske Bank Asset Management

Title:

Senior Portfolio Manager

Background:

CFA

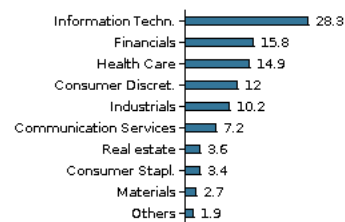
Years of experience:

29

10 largest holdings as of 18.04.2024

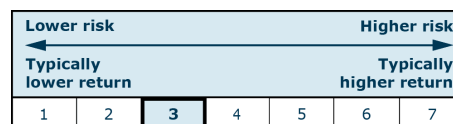
| Name of investment/security | Weight |
|---|--------|
| Danske Invest Index Usa Restricted - Akkumulerende, Klasse D... | 16.4% |
| Db X-Trackers Ii Xtrackers Ii Eurozone Government Bond Ucits... | 13.8% |
| Danske Invest Index Global Ac Restricted - Akkumulerende, Kl... | 12.9% |
| Spdr Bloomberg 1-3 Year Euro Government Bond (De) | 12.5% |
| Danske Invest Index Europe Restricted - Akkumulerende, Klass... | 7.1% |
| Lyxor 3-5y Investment Grade (Dr) Ucits Etf | 6.9% |
| Amundi Euro Highest Rated Macro-Weighted Gove (De) | 5.2% |
| Danske Invest Emerging Markets Debt Hard Currency - Accumula... | 4.6% |
| Danske Invest Global High Yield Bonds - Accumulating, Class ... | 4.0% |
| Danske Invest Sicav Euro Investment Grade Corporate Bond Cla... | 3.7% |

Asset allocation: Sectors as of 18.04.2024, %



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 31.03.2021 - 27.03.2024

| | |
|--------------------------|------|
| Average annual return, % | 1.86 |
| Sharpe Ratio | 0.04 |
| Volatility | 7.92 |

Basic information

| | |
|--------------------------------------|----------------------------|
| ISIN code | LU1806384829 |
| Benchmark | The fund has no benchmark. |
| Website | www.danskeinvest.lu |
| Fund domicile | Luxembourg |
| Currency | EUR |
| Total assets, mill., 23.04.2024, EUR | 175.5 |
| Net asset value (NAV), 23.04.2024 | 12.144 |
| Morningstar Rating | ★★★★★ |

Disclaimer & contact information

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