

## KEY INFORMATION DOCUMENT

**Purpose**

This document provides investors with key information about the offered fund. The document is not marketing material. Legislation requires the relevant information to be provided so that investors can understand the nature of the offered product and the risks, costs, and any profits and losses associated with it and for the investor to easily compare it with other products and make an informed decision. Product:

Obsido Rebalanced 50 Fund, fund unit series A2, ISIN code: FI4000153374

The fund is managed by Obsido Fund Management Company Ltd, which belongs to the Obsido Group.

More information about the product can be found on the website at <http://www.Obsido.fi>.

Please contact us at +358400623614 if you would like more information.

The supervisory authority for Obsido Fund Management Company Ltd is the Finnish Financial Supervisory Authority. The fund's custodian is the Finnish branch of Danske Bank A/S.

**What is this product?**

Type: A Fund that mainly invests its assets into various exchange-traded index funds (ETFs), which invest their assets into both fixed-income and stock markets. The percentage of stock-based investments in the Fund's investments may vary between 30 and 70 per cent, the percentage of interest-based investments in the Fund's investments may vary between 30 and 70 per cent. In a neutral market situation, the percentage of stock-based investments is 50 per cent. The Fund pursues a systematic rebalanced core-satellite investment strategy. The core investments consist of passive exchange-traded market value-weighted funds (ETFs) and the satellite investments of non-market-value weighted investment targets. The following benchmark index combination is used as the benchmark index: MSCI AC World Net TR EUR (50 %), Bloomberg Euro Aggregate TR Value (37,5 %) and Bloomberg U.S. Aggregate TR Value Unhedged USD (12,5 %) indexes. The Fund's investments are efficiently diversified both geographically and between various asset classes. Fund units can be subscribed for and redeemed on general Finnish banking days. The Fund does not distribute any dividend.

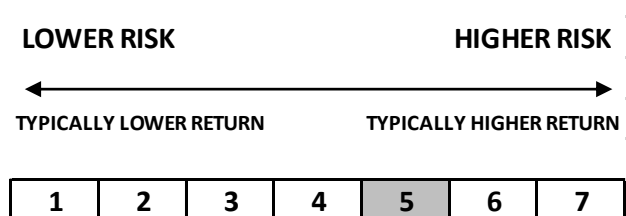
Investment period: The recommended minimum investment period is 5 years. If the product does not have a maturity date, the product developer cannot terminate the product.

Objectives: The objective of the Fund is to achieve the best possible increase in value in the long term by diversely investing in units of the index and alternative investment funds.

Private investor to whom the product is intended to be marketed: A non-professional investor who can endure an average risk level and is prepared to hold their investment to the end of the recommended five-year period. A typical investor aims to achieve growth in equity.

**What are the risks, and what profit can the investor achieve?****Description of the risk and reward profile**

The fund's risk and reward indicator is a guide to the risk level of this product compared to other products. It is used to present the likelihood of losing money with the product due to market movements or because investors cannot be paid. On a scale of 1-7, the Obsido Rebalanced 50 Fund has been determined to have a risk class of 5, which is a medium-level risk class. Any future losses are estimated at an average level, and poor market conditions are unlikely to affect the Obsido Rebalanced 50 Fund's ability to pay investors.



The risk and reward indicator assumes that the investor holds the PRIIP product for 5 years. The actual risk may vary significantly if the investor matures the product prematurely, in which case the investor's profits may remain below the anticipated profits.

The most significant risks related to the Obsido Rebalanced 50 Fund's operations, which are not included in the general risk and reward indicator:

Significant liquidity risk: The risk of the fund's investments not becoming cash within the planned time or at the desired price.

Operational risks: The risk of erroneous performance of internal processes, systems and personnel.

Counterparty risk: The counterparty to a securities trade or the issuer of an investment instrument does not comply with the agreed terms.

Investment process risk: The fund's portfolio manager does not observe the analyses in accordance with the fund's investment processes when selecting investment subjects, or the investment process proves insufficient due to a market change.

Sustainability risk: An environmental, social or governance event or condition that, if it occurs, could cause an adverse material impact on the value of the investment.

The Obsido Rebalanced 50 Fund does not include capital protection against market risks. As a result, this product does not have security against future market development, which means that the investor may lose part or all of their invested capital.

### Profitability forecasts

This table presents the monetary amount the investor can achieve in the next 5 years based on different profitability forecasts with an assumed investment of 10 000 EUR. The presented forecasts describe how the investment can provide a return. They can be compared with the forecasts of other products. The presented forecasts are estimations concerning future returns, based on historical figures and estimates and are not precise indicators. Obsido would like to emphasise that the future, expressly future returns, cannot be forecasted, especially in the short term. The presented figures include all the fees involved with the product itself and all the costs related to the investor's advisor and distributor. The figures do not consider the investor's personal tax situation, which may also impact the achieved returns. Investment 10 000 EUR.

Forecasts		1 year	3 years	5 years (Recommended investment period)
Stress test	Potential return to investor after fees	7 990,37 €	7 534,63 €	7 401,47 €
	Average annual profit	-20,10 %	-9,00 %	-5,84 %
Unfavourable forecast	Potential return to investor after fees	8 490,37 €	8 846,16 €	9 586,70 €
	Average annual profit	-15,10 %	-4,00 %	-0,84 %
Moderate forecast	Potential return to investor after fees	10 594,69 €	11 900,82 €	13 434,99 €
	Average annual profit	5,95 %	5,97 %	6,08 %
Favourable forecast	Potential return to investor after fees	13 337,36 €	13 879,38 €	14 949,51 €
	Average annual profit	33,37 %	11,15 %	8,37 %

### What happens if Obsido Fund Management Company Ltd is insolvent?

Obsido Fund Management Company Ltd's insolvency may cause financial losses to a private investor. According to legislation, the assets of an investment fund must be held by a separate custodian. If Obsido Fund Management Company Ltd is placed in liquidation, the company's assets are bankrupted, or the company otherwise ceases its operations, the custodian must take immediate action to manage the investment fund. The custodian must not issue or redeem any fund units when managing an investment fund.

### What costs are incurred by the investor?

Investment 10,000 EUR. Costs accumulated over time with a moderate return forecast	Maturity in no more than one (1) year	Maturity in no more than three (3) years	Maturity in no more than five (5) years (At the end of the recommended investment period)

Total costs	-126,36 €	-403,68 €	-716,17 €
Reduction in yield (RIY)	-1,23 %	-1,23 %	-1,23 %
This indicates how costs reduce the yield each year during the investment period. For example, it can be used to indicate that if the investor exits at the recommended investment period, the investor's annual average yield is forecasted to be 7,31 per cent before costs and 6,08 per cent after fees.			
Structure of costs The impacts on annual yield are presented in this table.			
One-off charges in connection with entry and exit	Entry charges	0%	We do not charge any entry charges.
	Exit charges	0%	We do not charge any exit charges.
Ongoing charges per year	Administrative fees and other administrative and operating charges	1,20 %	This is an estimate, which is based on realised charges in the previous year.
	Business fees	0,03 %	This is an estimate of the fees incurred for the purchase and resale of investments that are the subject of the product. The actual amount varies according to how much we buy or sell.
Occasional fees incurred in special conditions	Result-based remuneration	0,00 %	This product is not subject to result-based remuneration.
How long should an investment be made for, and can an investor exit before the end of the recommended investment period?			
<p><b>Recommended investment period: 5 years</b></p> <p>The investor may exit before the end of the recommended investment period. In the case of exit, the costs and cost structure referred to in this KID shall be applied. The return obtained by the investor may be significantly smaller if the investor exits before the end of the recommended investment period. Any return obtained by the investor may vary considerably on a year-to-year basis, and the yield and risk figures presented in this KID have been calculated in accordance with the recommended investment period of 5 years.</p>			
How can an investor submit a complaint?			
<p>We request that investors primarily contact Obsido Fund Management Company at <a href="mailto:info@obsidorahastoyhtio.fi">info@obsidorahastoyhtio.fi</a>. An investor may submit a complaint about this product, Obsido Fund Management Company or the operations of a person selling the product or providing advice about it to the FINE Finnish Financial Ombudsman Bureau (Porkkalankatu 1, 00180 Helsinki, Phone: 09 685 0120, <a href="http://www.fine.fi">www.fine.fi</a>).</p>			
Other important information			
<p>Information about the Fund's historical return (5 years) is available in Obsido Fund Management Company's Fund Prospectus and the company's website:</p> <p><a href="http://www.Obsido.fi">http://www.Obsido.fi</a></p>			