

KEY INFORMATION DOCUMENT

Purpose

This document provides the investor with key information about the investment product being offered. The document is not marketing material. The law requires the provision of such information so that the investor understands the nature of the product being offered and the associated risks, costs and possible profits and losses, and to make it easier for the investor to compare it with other products. Name of the product:

Obsido Global Balanced Special Mutual Fund, fund unit series A2, ISIN: FI4000452586

Name of the developer of the PRIIP product: Obsido Rahastoyhtiö Oy.

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

Please contact +358400623614 for more information.

The Financial Supervisory Authority is responsible for the supervision of Obsido Rahastoyhtiö regarding this key information document. Obsido Fund has obtained a license in Finland, and it is regulated by the Financial Supervisory Authority.

The custodial institution of the fund is Danske Bank A/S, Finland branch.

What is this product?

Type: A Special Mutual Fund that invests its assets mainly in various types of exchange-traded funds (ETFs), which invest their assets in both fixed income and equity markets. The proportion of equity-based investments may vary between 0 and 100 percent and fixed income investments may vary between 0 and 100 percent and other investments between 0 and 100 percent of the fund's assets. In a neutral market situation, the share of equity-based investments is 50 percent. The fund pursues a systematic rebalanced core satellite investment strategy. The core investments consist of passive exchange-traded market-weighted funds (ETFs) and the satellite investments consist of non-market-value weighted investment targets. The fund's investments are effectively diversified both geographically and among different asset classes. Fund units can be subscribed and redeemed on every day that deposit banks are generally open in Finland (banking day). The fund does not distribute any dividend.

Investment period: The recommended minimum investment period is 5 years. The product has no expiration date, the product developer cannot terminate the product.

Objectives: The goal of the fund is to achieve the best possible increase in value in the long term by investing in shares of index and alternative funds.

Private investor to whom the product is intended to be marketed: A non-professional investor who tolerates average risk and is ready to hold his or her investment until the end of the recommended five-year investment period. A typical investor will aim for capital growth.

What are the risks and what return can the investor get?

LOWER RISK

HIGHER RISK



1	2	3	4	5	6	7
---	---	---	---	---	---	---



The risk indicator assumes that the investor holds the product for 5 years. Actual risk may vary significantly if an investor exits early and the investor may get less back.

The risk indicator does not take into account credit risk, portfolio manager's outlook risk, foreign exchange rate risk or liquidity risk. In some cases, the investor receives payments in another currency, which means that the exchange rate may affect his or her ultimate return. Liquidity risk means that there is a possibility that the product cannot be sold or bought in the planned time or at the desired price.

The general risk indicator indicates the risk level of this product compared to other products. It shows how likely it is that the product loses money due to market events or because the product's developer is unable to pay the investor. The product's risk category is 3 on a scale of 1–7, which is a medium-low risk category. Possible future losses are estimated to be at a medium-low level, and weak market conditions may affect the management company's ability to pay the investor. The category may change and may not reflect the fund's risk profile in the future.

This product is not hedged against future market developments, which means that an investor may lose part or all of his or her investment.

Performance scenarios

This table shows the amount of money that an investor could obtain with different performance scenarios over the next 5 years, assuming an investment of 10 000 euros. The performance scenarios presented describe how the investment could produce and can be used when comparing the earning potential between different investment products. The performance scenarios presented are estimates of the future and are based on historical performance and value fluctuations, and should not be seen as a guarantee of future performance. The return received by the investor is based on the actual performance of the investment during the investment period. The figures presented include all costs related to the product itself, but they do not necessarily include all costs paid by the investor to his or her advisor or distributor. The figures do not take into account the investor's personal tax situation, which may also affect the returns he or she receives.

Investment of 10 000 euros		If the investor exits after one (1) year	If the investor exits after three (3) years	If the investor exits after five (5) years
Stress test	Potential return to investor after expenses	5 909,30 €	6 781,17 €	6 003,91 €
	Average annual profit	-40,91 %	-12,14 %	-9,70 %
Unfavourable forecast	Potential return to investor after expenses	9 000,31 €	9 638,45 €	9 879,71 €
	Average annual profit	-10,00 %	-1,22 %	-0,24 %
Moderate forecast	Potential return to investor after expenses	10 490,44 €	11 687,24 €	13 080,41 €
	Average annual profit	4,90 %	5,33 %	5,52 %
Favourable forecast	Potential return to investor after expenses	12 866,53 €	14 067,17 €	14 425,78 €
	Average annual profit	28,67 %	12,05 %	7,60 %

The unfavourable, moderate and favourable scenarios presented are examples using the worst, average and best returns of the product during the recommended investment period over the last 10 years. The stress test shows what the investor's return could be in an extreme market situation, and it does not take into account situations where the product developer is unable to pay the investor. The unfavourable scenario presented has occurred during the period of 12/2021 – 12/2022, moderate during the period of 11/2013 – 11/2018 and favourable during the period of 11/2016 – 11/2021.

What happens if Obsido Rahastoyhtiö Oy is insolvent?

The custodial institution of the fund is responsible for holding the fund's assets; in the custodial institution, the fund's assets are kept separately from the assets of the management company and the custodian. The funds invested by the investor in the fund cannot be used to cover the debts of the management company or the custodian. If the management company managing the fund goes bankrupt, the custodian will manage the fund until it is transferred to be managed by another management company or the fund can be liquidated, in which case the fund's assets will be distributed to investors in proportion to the number of fund units. The fund is not covered by the Investors' Compensation Fund.

What costs does the investor incur?

The tables show the amounts that are used from the investment to cover different types of costs. These amounts depend on the amount of the investment, the duration of the investment period of the product and how well the product performs. The amounts presented here are estimates based on the investment amount and different possible investment periods. The assumption is that in the first year the investor would get back the amount he or she invested (0% annual return). For other investment periods, the assumption is that the investor receives a return in accordance with the moderate scenario.

Investment 10 000 euros. Expenses that accrue over time under a moderate scenario	If the investor exits after one (1) year	If the investor exits after three (3) years	If the investor exits after five (5) years
Total costs	140,48 €	437,76 €	768,51 €
Impact on annual yield	-1,41 %	-1,41 %	-1,41 %

This shows how costs reduce the return during the investment period each year. It shows, for example, that if the investor exits during the recommended investment period, the investor's annual average yield is predicted to be 6,93 percent before expenses and 5,52 percent after expenses.

Cost structure

The table below shows the annual impact of different types of costs on the return that the investor may receive at the end of the recommended investment period and the meanings of the different expense categories.

One-off charges in connection with entry and exit		If the investor exits after 1 year
Entry costs	We do not charge any entry fees	EUR 0
Exit costs	We do not charge any exit fees	EUR 0
Ongoing charges per year		
Administrative fees and other administrative and operating charges	Ongoing charges of the fund are 1,38 %. This is an estimate based on actual expenses from last year.	EUR 138
Business fees	0,03 % of the investment value annually. This is an estimate of the cost of buying and selling the investments in the product. The actual amount will vary depending on how much we buy and sell.	EUR 3
Occasional fees incurred in special conditions		
Performance-based remuneration	There is no performance-based remuneration associated with this product.	EUR 0

For how long should an investment be made, and will an investor get his or her money out before the end of the recommended investment period?

Recommended investment period: 5 years

The fund may not be suitable for investors who intend to withdraw their money in the fund within 5 years. The recommended investment period is defined based on the fund's main risks, as described in the section "What are the risks and what return can the investor get?"

You can redeem your fund units on any Finnish bank day. The terms and conditions related to orders or assignments are available in the section "Subscription and redemption of fund units" in the fund prospectus.

How can an investor submit a complaint?

Please contact Obsido Rahastoyhtiö info@obsidorahastoyhtio.fi.

An investor has the right to submit a complaint relating to this product, Obsido Fund Company, or the actions of the person selling the product or giving advice about it to FINE Vakuutus- ja rahoitusneuvonta (Porkkalankatu 1, 00180 Helsinki, Phone: 09 685 0120, www.fine.fi).

Other important information

Before making an investment decision, the investor is advised to read the fund prospectus, the fund's rules and the key information document. Information on the fund's historical return (5 years) is available from Obsido Fund Company's fund prospectus and from the company's website:

<http://www.obsido.fi>