

Key Facts

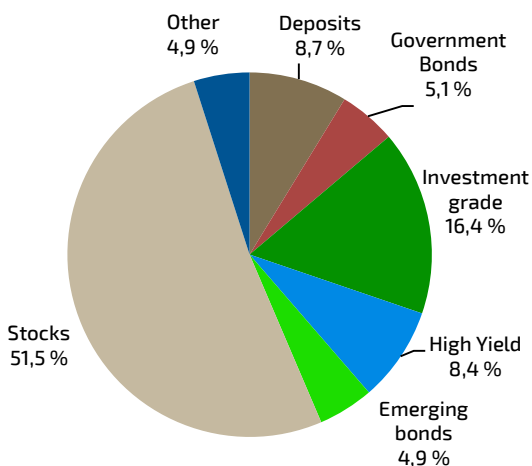
Portfolio Manager:	Obsido Oy / Juho Appel
Fund Size:	EUR 68,8 million
Fund Type:	Global Balanced Fund
Benchmark:	MSCI AC World Net TR EUR (50 %), Bloomberg Euro Aggregate Bond (37.5 %), Bloomberg U.S. Aggregate Bond (12.5 %)
Launch Date:	27-Apr-2015
Subscription Fee:	0,00 %
Redemption Fee:	0,00 %
Management Fee:	1,00 %
Underlying Investment Fee:	0,18 %
Ongoing Charges:	1,21 %
Performance Fee:	None

Investment Objective

The Fund mainly invests its assets into various types of exchange traded index funds (ETF) that invest their assets in both fixed income and stock markets. The Fund pursues a systematic rebalanced core-satellite investment strategy. The core investments consist of passive, market-value-weighted exchange traded funds, whereas the satellite investments consist of non-market-value-weighted investments.

The share of stock-based investments in the Fund may vary between 30 and 70 percent. In a neutral market situation, the share of stock-based investments is 50 percent. The investments are efficiently diversified both geographically and between various asset classes.

Asset Allocation

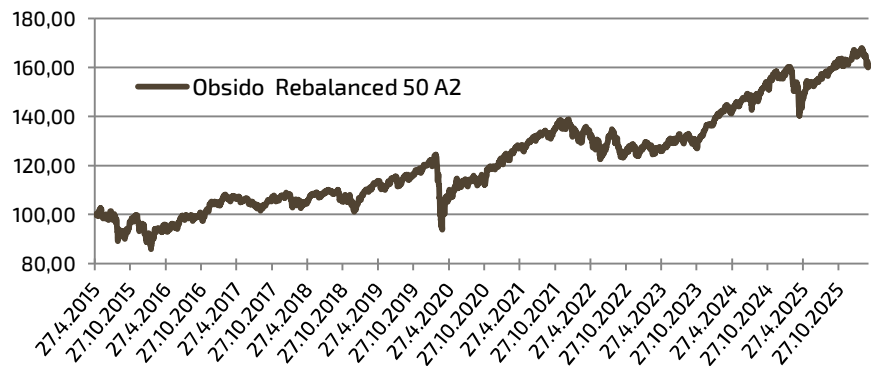


Investment Strategy

Obsido Rebalanced 50 Fund suits for investors who aim at moderate capital growth with a long-term perspective. The investor accepts that the value of their investment may moderately vary during the investment period in pursuit of better long-term gains. The Fund mainly invests in ETFs which allows the Fund to allocate its assets i.a. to stocks and interest-based investments such as corporate bonds and debenture stocks. In neutral market situation, 50 % of the assets are allocated to stock-based investments and respectively 50 % to interest-based investments.

Fund assets are effectively diversified between asset classes as well as within them. The investment strategy does not rely on prognosticating market fluctuations or changes in macroeconomics. On the contrary, the strategy concentrates on matters it actually can affect which is practising efficient and disciplined investment policy. The aforementioned investment style will be the core of the strategy also in future since it is believed to return the investor the best possible long-term gain.

Past Performance



Top 10 Holdings

Vanguard S&P 500 UCITS ETF	12,4 %
iShares Core S&P 500 UCITS ETF	12,3 %
iShares Euro Corporate Bond 1-5yr UCITS ETF	7,2 %
iShares Global Corp Bond EUR Hedged UCITS ETF (Dist)	7,0 %
Vanguard FTSE Developed Europe UCITS ETF	5,6 %
iShares J.P. Morgan EM Local Govt Bond UCITS ETF EUR	4,9 %
iShares \$ Short Duration High Yield Corporate Bond UCITS ETF	4,2 %
iShares Euro High Yield Corporate Bond UCITS ETF	4,2 %
iShares Euro Government Bond 3-7yr UCITS ETF (Acc)	3,4 %
iShares MSCI World Momentum Factor UCITS ETF	3,3 %
Total	64,5 %

Return of Unit Class (%)

1 m	-3,81
3 m	-1,46
6 m	0,71
12 m	6,37
Year-To-Date	-1,46
Since Inception	60,92
Since Inception p.a.	4,45

Key Ratios (since inception)

Volatility %	9,7
Maximum Drawdown %	24,70

This factsheet is for information purposes only. The factsheet does not constitute, and shall not be considered as, an offer to purchase or sell any Fund.

Past performance is not a reliable indicator of future performance. The return on investment is not guaranteed. The return may increase or decrease as a result of market fluctuations.