

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you to understand the nature and the risk of this fund. You are advised to read it so you can make an informed decision about whether to invest.

INVESTORS NORDIC SMALL CAP

Fund-series A (ISIN FI40000014477), B (ISIN FI40000014485)

The fund is managed by Investors House Rahastot Oy, which is a part of the Investors House group.

Objectives and Investment Policy

The fund aims to achieve capital appreciation by managing the assets actively in accordance with the law concerning investment funds and with the rules of the fund.

The fund is an equity fund that will invest primarily in the shares of small and medium-sized Nordic companies that have a high dividend yield. The size of the companies is defined by their market capitalization. The fund aims to invest its assets in such way that the weighted average market cap of the companies held in the fund is less than 5 billion euros.

The benchmark of the fund is VINX Benchmark Cap EUR\_NI.

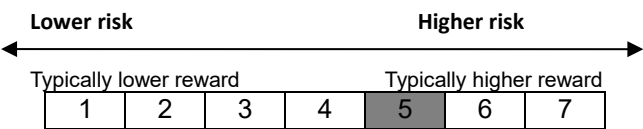
The fund's performance may deviate from the performance of the benchmark index due to active portfolio management.

The fund's base currency is the euro. Investors can subscribe for and redeem fund units on every Finnish Banking day.

The A-series of the fund aims to distribute a yearly fund dividend according to the rules of the fund. In the B-series, the fund dividends are reinvested back into the fund

This fund may not be appropriate for investors who plan to withdraw their money within 7 years.

Risk and Reward Profile



The relation between risk and return is shown in the picture above. The fund's risk indicator illustrates fluctuations in the performance of the fund unit over the last 5 years. Currently the risk category of the fund is 5. A high number means that the fund has a higher risk and a lower number means less risk. The lowest category of risk does not, however, mean that the investment is risk free.

Both the risk-reward profile and the category can change. It is not possible to foresee the future risk-reward profile and the category for the fund on the basis of the historical data of the category

The return from the equity market can vary as a result of general economic trends and/or special events, such as political changes or legal amendments.

The fund's assets are geographically focused in the Nordic countries, which means that the risk of variation in returns is greater than in a more diversified fund. The fund also invests in companies within other currency regions and such investments are subject to currency risk.

The fund's overall risk is also affected by the following risk factors, which the fund's risk profile does not necessarily address fully:

**Currency risk;** as the fund invests significantly in non-euro denominated securities

**Liquidity risk;** liquidity risk stems from the lack of marketability of an investment that can't be bought or sold quickly enough to prevent or minimize a loss.

**Counterparty risk;** the likelihood or probability that one of those involved in a transaction might default on its contractual obligation.

### Charges for this fund

The charges paid by the investor are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential return on your investment. Subscription fee and redemption fee are maximum figures that the fund/management company may charge.

Fees associated with subscription and redemption of fund units	
<b>Subscription fee (%)</b>	2,00 %
<b>Redemption fee (%)</b>	1,00 %
These are the maximum charges that the fund/management company might take out of your money in connection with subscription and redemption.	
Charges taken from the fund over a year	
<b>Ongoing charges (%)</b>	1,70 %
Charges taken from the fund under certain specific conditions	
<b>Performance-based fee</b>	No performance based fee

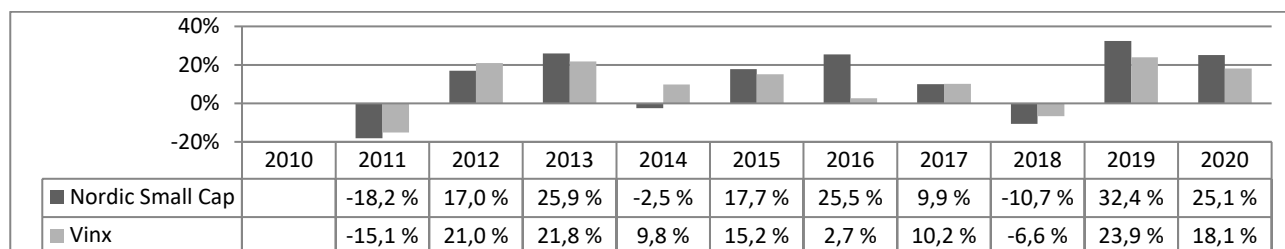
**Ongoing charges** illustrate the ratio of total expenses to the fund's value. The ongoing charges figure based on expenses for 2020. This figure may vary from year to year. It excludes

- transaction costs paid by the fund

For more information about charges, please see page 2, section Price List of the Prospectus, which is available at [www.investorshouserahastot.fi](http://www.investorshouserahastot.fi)

Information about the Remuneration Policy which the management company applies is available at [www.investorshouserahastot.fi](http://www.investorshouserahastot.fi)

### Past performance



- Historical returns are not a guarantee of future returns.
- The past performance takes into account the fund's management fee, but not the subscription or redemption fees paid by the investor.
- The fund commenced operations on 2.8.2010.
- The base currency of the fund is EUR.

### Practical information

- The fund's custodian will be Danske Bank A/S, Finnish branch.
- Further information on the fund is available the prospectus, monthly report and annual report and other fund publications, that are available free of charge at the Fund management company. More information about the fund can be found at the management company's website [www.investorshouserahastot.fi](http://www.investorshouserahastot.fi)
- The Net Asset Value for the fund is calculated on each business day. The latest prices are available online at [www.investorshouserahastot.fi](http://www.investorshouserahastot.fi)
- Possible capital gain, during the redemption of the fund units, may have an impact on your investment or your personal tax position.

Investors House Rahastot Oy may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the official prospectus

The rules of the fund were confirmed on 26.8.2020 in Finland, and it is regulated by FIN-FSA.

Investors House Rahastot Oy was granted an authorisation in Finland, and it is regulated by FIN-FSA.

This key investor information document is accurate as of 29.1.2021.