Key Information Document

Alexandria Balanced Fund

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

ISIN-code	FI4000020664	**Regulatory authority**	Financial Supervisory Authority (FIN-FSA)
PRIIP Manufacturer	Alexandria Rahastoyhtiö Oy	**Date**	4.3.2024
Web address	https://www.alexandria.fi/rahastot	**Contact number**	020010100

What is this product?

Type

Alexandria Balanced Fund is Investment Fund (UCITS).

The fund is established for an unlimited duration. The management company has the right, on its own initiative to redeem the fund units in the situations referred to in the fund's prospectus. More information can be found in the fund's prospectus.

Objectives

The Fund seeks long-term capital appreciation at a well-diversified risk level. This objective is pursued through active portfolio management. The Fund is a balanced fund. Primarily, it invests its assets in the shares of other domestic and foreign mutual funds that invest equities and fixed income, and in the shares of UCITS funds.

In neutral allocation, 60% of the Fund's holdings are invested in the equity market and 40% in the fixed income market. The proportional share of the equity market holdings can vary between 20% and 80%, out of which not more than a half can be invested in stocks directly. The unit class is non-distributing. Investing fees impact the fund´s profits.

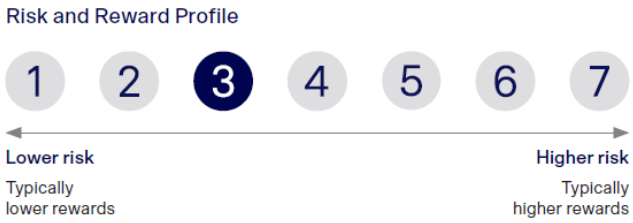
Intended retail investor

- Retail investor, who can bear medium-low risk and is willing to keep their investment at least till the end of recommended holding period of four years.
- Investor seeking growth for the invested capital.
- Investor must be able to bear the loss of the entire investment.
- Product is suitable for investor, who has basic investment knowledge (basic investor).

What are the risks and what could I get in return?

Risks

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level.



The risk indicator assumes you keep the product for 4 years: the risk may vary significantly, if the investor redeems the product before the recommended holding period, which may realize less profits than expected.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Other significant risks, that are not considered in the indicator shown above.

Liquidity risk: the risk that the fund's investments cannot be converted into cash in the planned time and at the desired price.

Counterparty risk: This means that the counterparty of the securities transaction or the issuer of the investment instrument does not act in accordance with the agreed terms.

Operational risk: This means the risk of losses due to, for example, inadequate processes, the human factor or external causes.

Currency risk: exchange rate between the two currencies may impact profits.

Performance scenarios

Investment 10 000 EUR

Scenarios		1 year	4 years (recommended holding period)
Stress	**What you might get back after costs**	4 670 e	4 709 e
	Average return each year	-53,30 %	-17,16 %
Unfavourable	**What you might get back after costs**	7 788 e	8 614 e
	Average return each year	-22,12 %	-3,66 %
Moderate	**What you might get back after costs**	10 297 e	11 961 e
	Average return each year	2,97 %	4,58 %
Favourable	**What you might get back after costs**	14 017 e	14 704 e
	Average return each year	40,17 %	10,12 %

This table presents the amount of money that the investor can get back over the next 4 years based on different return scenarios, assuming an investment of 10,000 euros. The presented scenarios illustrate possible investment returns. The scenarios can be used to compare different products possible profit outcomes. The presented scenarios are estimates of future returns, which are based on historic evidence of the price fluctuation, they are not exact indicators. The investor's return is determined by the fluctuation of the market at the investment period. The stress view shows what the investor's return could be in an extreme market condition, it does not consider the situation where the developer is unable to pay the investor. The presented figures include all costs related to the product itself. The figures do not consider the individual investor's tax situation, which may affect the returns he receives.

What happens if Alexandria fund management company is unable to pay out?

According to law, the fund's assets may not be stored by the fund company. Instead, each fund must have a specific depositary that takes care of the safekeeping of the fund's assets. In the unlikely event that the fund company goes bankrupt, the management of the fund is taken over by the depositary. In such a scenario, there is no arranged compensation or guarantee scheme for investors in the fund.

What are the costs?

Reduction in Yield (RIY) shows the effect of the total costs paid by the investor on the return the investor may receive. The total costs consider one-off costs, ongoing costs and incidental costs taken under specific conditions.

The sums presented here are the products cumulative costs for two different investment periods. They include possible additional costs on early exit. The figures assume an investment of 10,000 euros. The figures are estimates and may change in the future.

Costs over time

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Investment 10 000e

	If you exit after 1 year	If you exit after 4 years
Total Costs	398 e	1 112 e
Annual cost impact	3,98 %	2,48 %

Composition of costs

The table below shows the annual impact of different costs effecting on the return an investor may receive at the end of the recommended investment period, as well as the explanation of cost categories.

THIS ILLUSTRATES HOW COSTS REDUCE YOUR RETURN EACH YEAR OVER THE HOLDING PERIOD.

One-off costs	Entry costs	0,25 %	The effect of the costs incurred when subscribing. This is the maximum amount that the investor must pay. The amount can be lower.
	Exit costs	0,25 %	The effect of the costs caused by exiting the investment.
Ongoing costs	Transaction costs	0,02 %	This is an estimate of the costs incurred from buying and selling the underlying investments. The actual amount will vary depending on the amount of buying and selling.
	Management fees and other administrative or operating costs	1,96 %	Annual estimated costs from managing the investments collected by the entity responsible for the product. This includes the cost of distributing the investor's product.
Incidental costs taken under specific conditions	Performance fees	-	There is no performance fee for this product

How long should I hold it and can I take money out early?

Recommended holding period: 4 years

The investor can redeem the investment before the end of the recommended investment period. When the investment is redeemed, the costs and expenses mentioned in this key information document apply. Subscription and redemption of the fund units are possible on all Finnish banking days. Fund units are subscribed and redeemed according to the fund's rules at the value of the fund unit on the banking day, if the subscription or redemption order is received at the management company before 13:00 a.m. Redemption is paid for the investor two (2) banking days after the redemption date (T+2). The returns received by the investor may be significantly lower if the investor withdraws the investment before the end of the recommended investment period. The returns received by the investor can vary significantly across different years, and the return and risk figures presented in this key information document have been calculated in accordance with the recommended holding period of 4 years.

How can I complain?

In complaint matters an investor should primarily contact Alexandria Rahastoyhtiö Oy (tel +358 20 010 100 loval/mobile tolls apply, Eteläesplanadi 22 A 4. krs, 00130 Helsinki.)

An investor can file an appeal at FINE (Finnish insurance and financial advisory services) (Porkkalankatu 1, 00180 Helsinki, Finland, tel: +358 9 685 0120, www.fine.fi), which issues decisions of recommendatory nature in securities matters, and at the Finnish consumer disputes board (Hämeentie 3B, P.O. Box 306, FI-00531 Helsinki, Finland, kril@oikeus.fi, www.kuluttajariita.fi). The customer also has the right to have any dispute resolved by the district court of his/her place of residence in Finland or by the district court of Helsinki.

Other relevant information

Fund prospectus, fund rules, key information document and other fund material is available in Finnish on website www.alexandria.fi or from Alexandria fund management Oy, Eteläesplanadi 22 A 4. krs, 00130 Helsinki and from Alexandria´s offices. The necessary documents are delivered to the customer as required by the legislation before subscribing.

The value of the fund unit is calculated for each banking day and published on the following banking day. The value of the fund unit can be viewed on the Alexandria´s website at www.alexandria.fi.

Additional information about the fund can be found at https://www.alexandria.fi/rahastot