



FINLANDIA YIELD FUND

THE FUND IS MANAGED BY FINLANDIA FUND MANAGEMENT COMPANY LTD, A PART OF FINLANDIA GROUP.
SHARE CLASSES A (ISIN FI4000076575), B (ISIN FI4000496682)

KEY INVESTOR INFORMATION DOCUMENT *This document includes the key investor information of the fund. This document is not marketing material. The information is required by law to help the investor understand the nature and the risks of investing in this fund. The investor is advised to read it in order to make an informed decision about whether to invest.*

OBJECTIVES AND INVESTMENT POLICY

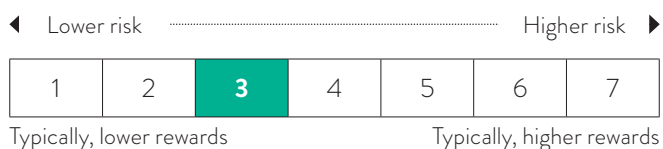
This Fund is a mutual fund as intended in the Act on Mutual Funds, the assets of which are invested with active portfolio management mainly on the euro region's bond markets.

The Fund's assets are primarily invested in euro-denominated bonds and money-market instruments issued by banks, companies, states, and state-owned agencies, as well as shares of existing mutual funds and UCITS in the bond markets.

Investments may also include other interest-producing securities. Depending on the market situation, the Fund's assets may also be invested completely in low-risk interest instruments or deposits.

- The Fund does not have a benchmark index.
- The quotation currency of the fund is euro.
- The investor may subscribe and redeem fund units on each banking day.
- Any income received from the investments of the fund, such as interest, is reinvested.

RISK AND REWARD PROFILE



Note that the fund unit's performance involves low, average, or high risk in accordance with the risk category above: 1–2 = low | 3–5 = average | 6–7 = high.

The Fund's risk meter describes the fluctuation in the fund unit's performance during the latest 5-year period. If the Fund has been operating for under 5 years, the risk category is calculated utilizing the Fund's benchmark index, or, if this does not exist, other objective basis for evaluation. The Fund's current risk category is 3. Even the lowest risk category (1) does not mean a risk-free investment. The Fund's risk and reward profile and risk category are subject to change. Historical data of the Fund's

risk category cannot be used to predict the future development of the Fund's risk and reward profile and risk category's future development.

You should also observe other risk factors impacting the fund unit's value, not necessarily included in the risk meter:

LIQUIDITY RISK. This refers to the risk related to the financial market's ability to trade investments.

COUNTERPARTY RISK. This refers to the risk that the counterparty in security trade or the issuer of the instrument is not operating in accordance with the agreed-upon terms and conditions.

OPERATIONAL RISK. This refers to the risk of losses due to, for example, insufficient systems, human factors, or external reasons.

The risks are described in more detail in the fund prospectus.



CHARGES FOR THIS FUND

FEES RELATED TO SUBSCRIBING AND REDEEMING FUND UNITS

UNIT CLASS	A	B
ISIN CODE	FI4000076575	FI4000496682
SUBSCRIPTION FEE	0,5 %	0,5 %
REDEMPTION FEE	1,0 %	1,0 %

These are the maximum amounts that can be charged as fees with subscription and redemption. Please check with your insurance intermediary which share class and charges apply.

FEES CHARGED FROM THE FUND DURING THE YEAR

ONGOING COSTS	0,74 %	0,64 % *
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* Series was issued on 10.5.2021. Data from 12/2021

FEES CHARGED FROM THE FUND UNDER SPECIFIC CONDITIONS

PERFORMANCE-BASED FEE	NO PERFORMANCE-BASED FEE	NO PERFORMANCE-BASED FEE
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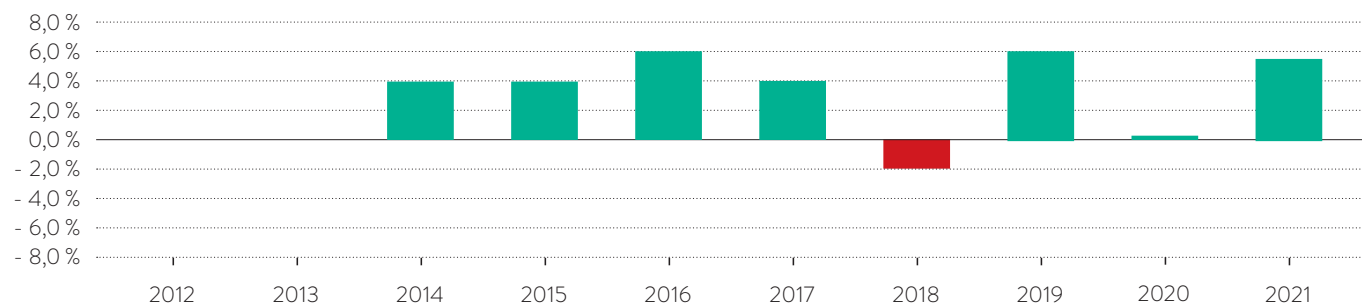
The fees paid by the investor are used for covering the Fund's operational costs, and these costs decrease the investment's potential growth. The subscription fee and redemption fee are expressed in the maximum amount, and in some cases, the investor may pay less. The investor can request information on the actual amount of the subscription and redemption fees from the alternative funds' manager or the instance marketing the alternative fund.

The presented ongoing costs are based on costs paid during the last 12 months. Their amount may vary from year to year. The ongoing costs do not include costs incurred on the Fund's trading, excluding subscription and redemption fees due to possible fund investments.

For more information on the charges, see the fund prospectus. The fund prospectus is available at www.finlandiagroup.fi.

PAST PERFORMANCE

FUND LAUNCHED 31 DEC 2013



- The Fund was launched on 31 December 2013.
- The Fund investment's return in the future cannot be predicted based on past performance

- When calculating returns, the management fee and other fees charged from the Fund's assets are taken into account, whereas subscription and redemption fees charged from the investor have not. The currency in calculating a Fund unit's performance is euro, which is also the Fund's basic currency.

PRACTICAL INFORMATION

The Fund's custodian is the Helsinki branch of Skandinaviska Enskilda Banken AB (publ).

For more information on the Fund and fund saving, customers may turn to the Finlandia locations and agents, as well as the fund prospectus and fund rules, which can be found on the fund management company's website (www.finlandiagroup.fi).

The performance of the fund unit can be followed on the fund management company's website. The tax legislation of the Fund's state of origin (Finland) may have an impact on the personal taxation of the investor.

Finlandia Fund Management Company Ltd may be held liable solely based on any statement contained in this document that is misleading, inaccurate or inconsistent with the official fund prospectus.

In addition to the fund-specific risks mentioned in this document, the investor should also read about the common risks involved in mutual fund investments, described in more detail in the fund prospectus.

The Fund's subscription payments are made to the Fund's subscription account Nordea FI77 1805 3000 0109 58. The message field of the bank transfer must include the subscriber's personal identity code or business ID.

The rules of the fund were confirmed on 1 December 2018 in Finland, and the fund's operation is supervised by the Finnish Financial Supervisory Authority. Finlandia Fund Management Company Ltd was granted an authorisation in Finland, and it is regulated by FIN-FSA. This key investor information document is valid from 10 May 2021.