



FINLANDIA QUALITY COMPANIES FUND

THE FUND IS MANAGED BY FINLANDIA FUND MANAGEMENT COMPANY LTD, A PART OF FINLANDIA GROUP.

SHARE CLASSES A (ISIN FI4000206990), B (ISIN FI4000496625)

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, the long-term investment objective of which is to achieve a value increase with active portfolio management by diversifying the assets in compliance with the Act on Mutual Funds and the Fund's rules.

The Fund invests mainly in the shares or equity securities of global companies which have operated for a long time in their line of business and which the portfolio manager considers as meeting the criteria of so-called quality companies.

The criteria of a quality company include strong and stable indicators, a strong balance sheet, and strong market position in the particular line of business.

The Fund invests mainly in equities and equity securities. The Fund's equity investments are relatively centralised as the Fund invests its assets in the shares or equity securities of ca. 30-50 companies.

- The investor may subscribe and redeem fund units on each banking day.
- The quotation currency of the fund is euro.
- Any income received from the investments of the fund, such as dividends and capital gain, is reinvested.

RISK AND REWARD PROFILE

◀ Lower risk Higher risk ▶

1	2	3	4	5	6	7
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Typically, lower rewards

Typically, higher rewards

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 it does not exist, other objective basis for evaluation. The Fund's current risk category is 6. 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.

The following risk factors are not necessarily included in the risk meter in full but have an impact on the fund unit's value:

EQUITY MARKET RISK. A fund investing in equities always involves a risk of fluctuation in the investment's market value as a consequence of general market development.

ACTIVE RISK. In its portfolio management, the Fund follows an active investment policy, and thus the Fund's active risk could be described as rather high.

EMERGING MARKET RISK. International investments may involve risks typical for the markets of certain countries.

COUNTERPARTY RISK. A risk that the counterparty in security trade or a derivative contract or the issuer of the instrument is not operating in accordance with the agreed-upon terms and conditions.



CHARGES FOR THIS FUND

FEES RELATED TO SUBSCRIBING AND REDEEMING FUND UNITS

UNIT CLASS	A	B
ISIN CODE	FI4000206990	FI4000496625
SUBSCRIPTION FEE	3,0 %	3,0 %
REDEMPTION FEE	2,0 %	2,0 %

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	2,21 %	1,46 % *
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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. The subscription fee and redemption fee are expressed in the maximum amount.

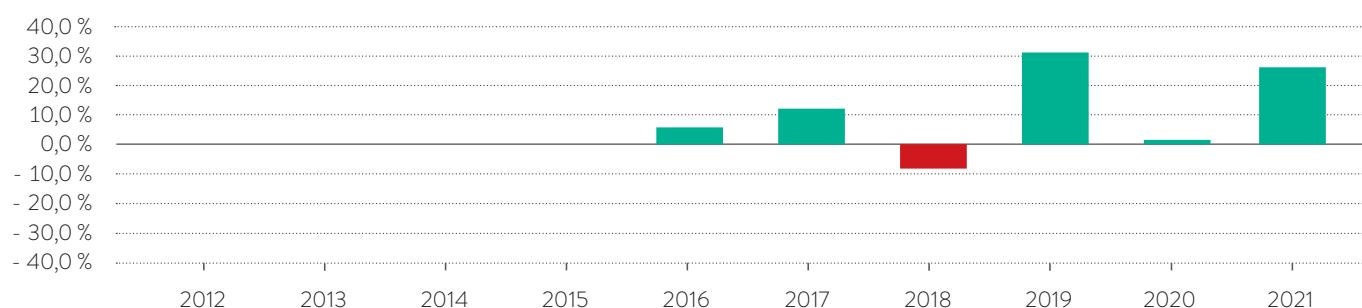
The presented ongoing costs are based on costs paid during the last 12 months. The ongoing costs do not include costs incurred

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 13. JUNE 2016



- The Fund was launched on 13 June 2016.
- 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 rules of the fund were confirmed on 28 April 2016 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.