

Information brochure

2021-03-22

Savings Fund 30

Swedbank Savings Fund 30

Type of fund: Mixed funds

Dividends

The share class does not issue a dividend.

Risk indicator



The risk and reward profile show the correlation between risk and possible returns of investing in the fund. The indicator is based on the highest of the maximum risk level the fund can reach, and the risk indicated by the last five years' price movements. This fund is a category 3 fund, which means that the risk is moderate of both increases and decreases in the value of the fund units. Category 1 does not imply that the fund is risk free. The fund risk class may change over time.

Fund management company

The fund is managed by Swedbank Robur Fonder AB, referred to herein as the company.

Share classes

The fund has 22 share classes, of which only Class N is currently open for trading. Share class N is an accumulating share class (non- dividend) traded in EUR with distribution conditions. Other share classes are not currently open for trade. The various share classes differ with regard to fees, dividends, threshold for subscription charges, currency for subscription and redemption plus specific terms and conditions for distribution. Units in a share class have equal rights to the assets in the fund. Additional information regarding the fund's share classes can be found further down in the information

brochure.

Investment policy

The fund's long-term objective over a three-year period is to outperform its benchmark index. The fund is compared with a composite index consisting of 30 % global equities and 70 % European fixed interest-bearing securities. The share consists of 30 % MSCI All Country World Net, and the interest rate component consists of 24 % Markit iBoxx Euro Corporate Overall Total Return, 5 % ICE BofA Merrill Lynch BB-B Euro High Yield Constrained Index, 24 % JP Morgan EMU och 17 % Eonia TR Index.

The fund is a mixed fund with assets invested in fund units, transferrable securities, money market instruments, derivative instruments and held in financial institutions. The investments are primarily made in Swedbank Robur funds. Up to 100 % can be invested in funds managed by Swedbank Robur.

The fund is actively managed, which means that the fund manager rebalances the holdings when deviations in value between and within the asset class are deemed to be too large. The fund normally invests 30 % in equity funds and 70 % in fixed income funds, the distribution normally varies by up to plus/minus 5 percentage points. The fund manager monitors and assesses the market situation on an ongoing basis.

The fund may have high exposure to individual regions and countries.

The framework below applies to investments in the equity and interest markets.

Between 10 % to 50 % of all managed assets will be invested in equity markets. Equity holdings are invested in different regions and industries and the

distribution between regions and industries varies over time.

Between 50% and 90% of the fund's holdings will be invested in the interest markets and will include assets of varying credit quality. The fund may invest in other funds. The funds may contain debt securities with a credit rating which, at the time of investment, is at least CC according to Standard and Poor's or which the fund manager considers an equivalent rating.

The fund complies with the fund company policy for responsible investment – see information regarding the policy below.

Policy on responsible investment

Swedbank Robur strives to be a responsible organisation. Investment decisions and ownership positions taken by the fund company provide the opportunity to influence corporate practice with the objective of making a positive contribution to society in general.

The fund complies with Swedbank Robur's policy on responsible investment by integrating sustainability considerations into the various investment processes of the funds, and into ownership activities which concentrate on influencing companies where the funds are major holders, and companies which exhibit significant shortcomings relating to sustainability and/or corporate governance. In certain cases, we may refrain from investing in a company. The policy applies to direct investments in companies (equities and corporate bonds) and to equity derivatives in companies. The policy does not apply to investments in index derivatives or exchange-traded funds (ETFs).

Past performance

| | 2011 | 2012* | 2013* | 2014* | 2015* | 2016* | 2017* | 2018* | 2019* | 2020* |
|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Fond | - | - | - | - | - | - | - | - | - | - |
| Index | - | - | - | - | - | -- | - | - | - | - |

* As the fund is new, it has no investment history, and therefore no past performance.

The fund's past performance is calculated after deduction of annual fees. The total value for all years is calculated in SEK including dividends, which have been re-invested in the fund. Past performance is no guarantee of future performance. The fund was launched in 2021.

The fund's sustainability work

Transparency regarding the integration of sustainability risks, the promotion of environmental or social characteristics, and sustainable investments.

- The fund's objective is sustainable investment
- The fund promotes, among other characteristics, environmental or social characteristics
- Sustainability risks are integrated in the fund's investment decisions, without promoting environmental or social characteristics or having a sustainable investment objective
- Sustainability risks are not relevant

How are sustainability risks integrated into the investment decision process?

The fund applies three overall approaches to sustainability risk management and to integrating these risks into investment-decision processes – inclusion, exclusion and engagement.

A structured process is carried out to identify the fund's material sustainability risks. The fund factors the risks into every investment decision and continuously throughout the portfolio companies' holding period. In addition to Swedbank Robur's fundamental process of identifying the companies with high sustainability risks that are excluded from the investment universe of all funds, the fund uses internal and external analysis and data to identify and continuously control sustainability risks in the fund's holdings. Engaging in dialogue with the companies concerned is a key component of the sustainability and climate-related risk assessment.

The risk assessment for each company includes, for example, specific climate-related risks, how the companies' business models have been positioned for a sustainability transformation, and social and governance-related risks. Should specific problems or uncertainties of a more serious nature be identified, a deeper analysis is carried out together with internal environmental, social and corporate governance (ESG) specialists.

How could sustainability risks affect the financial return of the fund should they materialise? Sustainability risks could affect the financial return of the fund if they materialise at several different levels. Weak governance and control structures may, for example, lead to irregularities that could have an adverse impact on the company's share price. Material exposures to both transition and physical risks of climate change may pose a vulnerability should the risks materialise and lower the value of the fund's underlying assets. The integration of sustainability risks into investment-decision processes is critical to achieving high and sustainable long-term returns.

Environmental, social and corporate governance (ESG) characteristics that are promoted by the fund's management, or included in the fund's objective:

- Environmental characteristics

(e.g. companies' impact on the environment and climate)

- Social characteristics (e.g. human rights, labour rights and equal treatment)
- Practice for good governance (e.g. shareholders' rights, questions about remuneration to senior executives and the fight against corruption)
- Other sustainable related characteristics

What environmental or social characteristics are promoted by the product?

The fund promotes environmental and social characteristics by including companies based on the ESG factors described below and by excluding investments in the activities described below.

Sustainability focused on climate and environmental factors is integrated into the fund's selection process, primarily via the funds in which the fund invests. The fund invests primarily in Swedbank Robur's own funds. The underlying funds actively seek investments that promote the transition to a more sustainable society and achievement of the Paris Climate Agreement goals. There is a strong focus on greenhouse gas (GHG) emissions, since the fund prefers to invest in positive structural growth trends and aims to minimise climate-related risks.

In addition, the funds engage with the companies and issuers in which the funds invest, based on relevant ESG approaches.

The fund excludes holdings with high sustainability risk scores and that provide products and services the fund management company considers harmful to society and the environment, according to the information below under "The fund excludes."

How the fund intends to achieve its objective is described under "Methods used to integrate sustainability risks, promote environmental or social characteristics, or achieve a sustainable investment objective."

Reference values:

- The fund uses the following index as a reference benchmark:
- No index has been chosen as a reference benchmark

Fund company comments
The financial return of the fund is compared with the chosen market index. The chosen index does not fully reflect the environmental and social characteristics promoted by the fund and is therefore not used as a reference benchmark for assessing the fund's environmental and social characteristics.

The fund selects

What investment strategy does the fund follow to promote its environmental or social

characteristics?

Sustainability and climate-related risk assessment is integrated into the fund's investment-decision process, primarily via the underlying funds, but also into the analysis and selection of the funds' other instruments, such as exchange-traded funds (ETFs) and derivative instruments. A strong focus on GHG emissions is naturally interwoven with the fund's management, since the underlying funds prefer to invest in positive structural growth trends and aim to minimise climate-related risks. The selection criteria include the company's exposure to, and management of, environmental challenges and sustainability risks and how well the company's business model is positioned for the transformation.

A key objective for the fund is to strive for continuous improvement in quantitative and qualitative ESG approaches. Regardless of the type of asset or instrument, the aim of management is to select those that best meet the fund's long-term objective.

In line with global thematic trends and to minimise the portfolio's sustainability and climate-related risks, the fund actively seeks investments that can enable the transition to a low-carbon economy.

The fund excludes

The fund does not invest in companies involved in the following products and services. A maximum of five per cent of the turnover of the company in which the placement takes place may relate to activities relating to the specified product or service.

Products and services

Under this heading, a fund which does not take sustainability aspects into account may also indicate which products and services are not included in the fund as a result of the fund's investment policy.

- Cluster bombs, anti-personnel mines

Fund company comments:

- Chemical and biological weapons

Fund company comments:

- Nuclear weapons

Fund company comments:

- Tobacco & Cannabis

Fund company comments

The fund also refrains from making investments in companies whose turnover exceeds 5% from cannabis.

- Pornography

Fund company comments:

- Fossil fuels (oil, gas, coal)

Fund company comments:

The fund excludes companies with mining or refining activities linked to fossil fuels (coal, oil and gas) or transport from coal and oil. The fund takes a restrictive approach to the transport of gas and services associated with fossil fuels. The fund also takes a restrictive approach with regard to

companies involved in power generation or network operations that make use of fossil fuels. Read more about our definitions, criteria and the possibility to invest in conversion companies in Swedbank Robur's Strategy to opt out.

International standards

The fund avoids investing in companies involved in violations of international environmental, human rights, working conditions and business ethics, such as the UN Global Compact and the OECD Guidelines for Multinational Enterprises.

The fund does not invest in companies that violate international standards. The assessment is made either by the fund manager itself or by a subcontractor.

The fund does not invest in companies that do not take steps to address identified problems or where the fund considers that the companies will not address the problems for a period that the Fund Manager deems reasonable in the individual case. This option concerns funds that develop an action plan for contested companies, which are excluded if specified conditions are not met during the prescribed period of time.

Fund company comments:
When we reach the view that a company is grossly and systematically in breach of international standards and conventions or is otherwise involved in unacceptable activities with respect to sustainability and/or corporate governance, we contact them for a response. If companies exhibit a willingness to change, Swedbank Robur can remain a shareholder, otherwise the companies will be excluded from investment.

Countries

For sustainability reasons, the fund does not invest in companies involved in certain countries/debt securities issued by certain states. This option refers to funds that carry out a countryspecific sustainability analysis that results in the exclusion of companies involved in certain countries or the exclusion of debt securities issued by certain states.

Other

Other
Fund company comments:
The above is applicable for direct investments in companies and equity derivatives in companies but does not apply for investments in index derivatives or exchange-traded funds (ETFs).

The Fund Company influences

The Fund Management Company uses its ownership power to influence companies in sustainability matters.

The Fund Management Company is in contact with

companies in order to influence them in a more sustainable direction.

Corporate influence inhouse

Fund company comments:

In total, we have ten internal specialists in sustainability and owner governance. The specialists conduct an ongoing dialogue with different companies and/or issuers to influence them to be more sustainable and to move them in a positive direction. The fund managers are also involved in the advocacy work.

Corporate influence in cooperation with other investors

Fund company comments:

We engage with companies within the framework of PRI (Principles for Responsible Investment) and together with other investors on our own initiative.

Corporate influence through external suppliers/consultants

Fund company comments:

Influence is conducted through two external suppliers: ISSEthix and Sustainability Engagement Service.

Votes at general meetings

Participates in nomination committees to influence the composition of the Board of Directors

Other corporate influence

Fund company comments:

Information on the methodology used to assess, measure and monitor the environmental or social characteristics of the overall sustainable impact of the financial product

The fund has a documented investment and environmental, social and corporate governance (ESG) approach, which the fund's managers follow when making investment decisions. The fund's holdings are screened using data from several providers. This ensures that the fund complies with the pre-defined criteria for excluding holdings. The data may also be used to assess the holdings included in the fund. Every day, the risk department determines whether the fund is in line with the exclusion criteria. The fund's sustainability parameters, such as the fund's carbon footprint, are measured on a regular basis if such measurement is possible given the fund's investment universe and access to underlying data.

The fund risk profile

The fund's split between equities/equity funds, interest/fixed income funds as well as fund selection affects the risk within the fund. Equities are generally exposed to higher risks, as stock market prices can fluctuate widely. The fund's investments in fixed income instruments with longer maturities increase risk levels, since these securities' market

value can be affected more by interest rate fluctuations than those with short maturities.

The fund's investment of assets can be concentrated from time to time in individual regions and countries, which increases the risk in the fund. As the fund invests in corporate bonds issued by companies and/or states, the fund is exposed to credit risk. Investments in currencies other than Euro mean that the fund is affected by exchange rate fluctuations.

As the fund usually uses derivatives on a small scale, this impacts on the fund's risk profile to a certain extent. The use of derivatives can vary from time to time.

Target market

The fund is aimed at those who want a simple and comfortable savings product and who want to avoid being active when it comes to funds and reinvestments. The appropriate investment horizon is at least 3 years.

Level of activity

Equity funds can be measured in various ways. A common measure is active risk, or tracking error showing how much the fund's historical returns have varied in value in relation to its benchmark. The level of tracking error differs between different fund categories (equities, interest rates) as the volatility of the underlying markets differs. Tracking error is calculated according to industry standards and is based on monthly data and covers the last 24-month period.

Description of activity rate

The fund is actively managed. The fund management conducts continuous analysis and makes active decisions about the fund's composition and holding. In order to meet the fund's objective, the fund manager monitors and modifies the portfolio.

Explanation of the benchmark index

The fund has a composite index. At 30 %, the composition consists of indices that follow developments in the stock markets globally. The composition also includes emerging market countries. At 70 %, the composition consists of indices that follow developments in the interest markets in Europe. The fund company determines that the index is in line with the fund's investment focus with regard to the choice of asset classes and the market and with regard to the return and risk profile.

Comment on achieved active risk

The Fund is actively managed and therefore the Fund's investments deviate from the benchmark index and result in an active risk higher than zero. The level of activity of the Fund has varied over the last 10 years, or less if the Fund has not existed or had a benchmark index for 10 years, depending on the market view of the manager responsible and general changes in the market. As a result of diversification, a fund that invests in funds usually has a lower active risk. The active risk measurement

cannot be reported because the Fund was started in 2021.

Fees

Ongoing charges:

Share class N: **0.81 %**

Annual fees represent the total costs for operating the fund, including marketing and distribution, and this figure, unless otherwise stated, relates to costs for the previous year. Annual fees do not include transaction costs or any performance-based fees.

Current management fees: **0.80 %**

Share class N:

The applicable management fee is the annual management fee the company takes from the fund. The management fee includes compensation for the costs of the safe custody of the fund's assets plus the costs of financial supervision and auditors' fees.

Maximum management fees: **0.90 %**

Share class N:

The maximum management fee is the annual management fee that the company is permitted to charge the fund in accordance with the fund rules. The management fee includes compensation for the costs of the safe custody of the fund's assets plus the costs of financial supervision and auditors' fees.

Cost of analysis

The fund company procures external investment analyses in its fund management activities. The analyses can relate to companies, geographic markets, industries or macroeconomic conditions. As of 1 January 2018, the fund manager pays the analysis cost instead of the fund. The fund is therefore not encumbered with analysis costs.

Fee compensation in underlying funds

If the fund invests in funds managed by the Company, the fund is compensated for the fixed management fee and any performance-based fee in the underlying fund. In the case of investments in funds managed by other managers (external fund managers), the fund is compensated for the fee that each manager defines as a fixed management fee (often referred to as the management fee) of the underlying fund. Other fees in such underlying funds may be charged to the fund, such as performance-based management fees. The maximum performance-based management fee that may be charged in underlying funds is 40 per cent of the underlying fund's return per each measurement period. The maximum fixed management fee that may be charged in the underlying fund is 3 % of the value of the underlying fund (as mentioned above however, the fund is compensated for the fixed management fee).

The company has entered into an agreement with certain external fund managers that the company shall receive a certain proportion of the fixed management fees that are charged on the investments made by the funds in the external managers' funds. Through this, the company receives compensation for some of the management fees for which the company reimburses the fund.

Further information on this is provided to unitholders on request.

The company chooses external fund managers on the basis of a structured selection process, where the funds' performance results and the fund manager's administrative organisation are decisive in determining whether the funds shall invest in the fund managers' funds.

Risk measurement

Each day, the company measures the total exposure of the fund using the commitment method.

The commitment method measures fund exposure arising from the use of derivatives. This calculation involves converting derivative positions into a comparable position in the underlying assets of the derivative. Delta is also calculated for options, which is included in the total exposure when using the commitment approach. When calculating total exposure, the fund company considers netting and hedging. Using this calculation, total exposure may not exceed 100 per cent of the fund's value.

Valuation

The value of the fund is calculated by deducting the debts related to the fund from the assets. The principles and assessment of the assets in the fund are described in the fund rules.

Derivative instrument

When the fund does use derivatives in its management strategy, both the total and the active risk levels can fluctuate significantly.

The purpose of the use of derivatives may be to protect the fund against certain risks, e.g. currency risks. It may also be to create leverage in the fund's market exposure in order to benefit from the fund management's prevailing market expectations. Derivatives are also used to increase efficiency in the fund exposure to direct market risk as may be desirable for the fund from time to time.

Collateral management

Entering OTC financial derivative transactions exposes the fund to counterparty risk. In order to regulate counterparty risk, the company has a policy of entering into collateral agreements with the counterparties. The type of collateral accepted is defined in the company's collateral instruction established in accordance with applicable regulations and ESMA's guidelines on exchange-traded funds and other matters relating to fund companies (ESMA 2014/937).

As collateral, cash and cash equivalents are primarily accepted. Collateral by other means than cash and cash equivalents may, however, arise. Collateral received which does not consist of cash and cash equivalents shall have a low market, credit and liquidity risk. Collateral obtained for OTC derivatives which are not cash and cash equivalents may not be reinvested, sold or pledged.

Specific information on total return swaps

The fund may trade total return swaps. A total return swap is an agreement between two parties to exchange the total return in an asset for interest compensation. The asset in this case is a share, a basket of shares or an index and the total return is based on the price change in the asset including any dividends and other capital income that took place during the holding period.

Total return swaps can be used in the management of the fund as a capital-efficient way of achieving desired exposures to selected shares and indices. This can be done, for example, by the fund management choosing to create an exposure to an industry sector, region or individual share in a way that binds less capital than an investment through a share or index. These instruments can also be used to manage flows in the fund. Normally, total return swaps will not be used to increase or reduce exposure to the market. An increased position in a financial instrument will therefore not change the fund's overall market exposure.

When selecting a counterparty, due diligence is carried out which includes a review of the terms, conditions and principles related to the implementation of the assignment. This is to ensure compliance with general market practices. All eligible counterparties undergo an evaluation every two years, no later than two years after the counterparty has been accepted and the activity has begun. Counterparties shall have a minimum credit rating of BBB+.

The fund deals with total return swaps with the counterparty Citigroup Global Markets Limited.

Collateral is received to reduce the fund's risk. As collateral, only cash and cash equivalents stored at the fund's Custodian Bank are accepted. These cash and cash equivalents are not reinvested.

The maximum share of total return swaps is limited to 10% of the fund's value. The expected use of total collection swaps will be limited.

All revenue that accrues in the use of total return swaps shall after deduction of administrative costs for collateral management and other costs be credited to the fund.

The fund does not use any other types of transactions for securities financing.

Limitation of sale and redemption orders

Sales or redemption orders for fund units cannot be limited. There is no maximum or minimum limit for purchases.

Sale and redemption

The sale and redemption of units is made through Swedbank AB (publ) and cooperating savings banks etc. The request for sale and redemption may only be withdrawn if the company permits it.

In the event of sale and redemption made before 16:00 (cut-off time) on a certain business day, the trading price is usually set on the same banking day.

For sales and redemptions transacted after the break-off point, the trading price is normally set on the next banking day.

On certain banking days, the cut-off time can occur earlier than as stated above. The trading price is usually available at the company no later than the banking day following the banking day on which the trading price is set as described above.

The company will confirm all sales and redemptions in writing on the same banking day, or no later than the next banking day. Regular monthly savings, by direct debit or similar, shall be confirmed in writing every six months.

The fund company acknowledges that fund shares are issued before payment is made only in connection with a swap between two fund company funds.

Visit swedbank.com/robur for additional information on fund distributors and current fund rates.

Share classes – dividends, conditions, etc.

The fund consists of the following share classes:

A. Accumulating share class (non-dividend) traded in SEK.

B. Dividend share class traded in SEK.

C. Accumulating share class (non dividend) traded in EUR.

D. Dividend share class traded in EUR.

E. Accumulating share class (non dividend) traded in NOK.

F. Dividend share class traded in NOK.

G. Accumulating share class (non dividend) traded in USD.

H. Dividend share class traded in USD.

I. Accumulating (pays no dividend) share class traded in SEK with a subscription fee threshold of SEK 10,000,000.

J. Dividend share class traded in SEK with a subscription fee threshold of SEK 10,000,000.

K. Accumulating (pays no dividend) share class traded in EUR with a subscription fee threshold of EUR 1,000,000.

L. Accumulating share class (non dividend) traded in SEK with distribution conditions.

M. Dividend share class traded in SEK with distribution conditions.

N. Accumulating share class (non dividend) traded in EUR with distribution conditions.

O. Accumulating share class (non dividend) traded in NOK with distribution conditions.

P. Accumulating share class (non dividend) traded in USD with distribution conditions.

Q. Accumulating share class (non dividend) traded in SEK with distribution conditions.

R. Dividend share class traded in SEK with distribution conditions.

S. Accumulating share class (non dividend) traded in EUR with distribution conditions.

T. Accumulating share class (non dividend) traded in NOK with distribution conditions.

U. Accumulating share class (non dividend) traded in USD with distribution conditions.

V. Accumulating share class (non dividend) traded in SEK. Open only to funds managed by Swedbank Robur Fonder AB.

A share class with a subscription threshold is associated with a sales fee.

A share class with distribution conditions (share class L-U) is open only for:

– unitholders who, within the framework of the investment service agreement as per Chapter 2, section 1 of the Securities Market Act (2007:528) or equivalent Swedish or foreign regulation, invest in the fund, provided that, and only as long as, there is a written agreement between the fund company and the provider of the investment service, or an intermediate party within the distribution chain, which expressly allows the distribution of the share class without entitling the distributor to compensation from the fund company, and for

– insurance undertakings that within the framework of the agreement invest in the fund, provided that, and only as long as, there is a written agreement between the fund company and the insurance undertaking or an insurance distributor which expressly allows investment in the share class without entrusting the insurance undertaking or insurance distributor to compensation from the fund management company.

If a unitholder with the same funds simultaneously fulfils the conditions for more than one share class, the funds shall be transferred to the share class with the lowest management fee as per section 11 of the fund regulations. If a unitholder's funds no longer meet the conditions of a share class, the funds shall be transferred to the share class with the lowest management fee as per section 11 whose conditions the shareholder's funds meet.

The transfer shall take place without changing the conditions for dividend payments and currency.

The person who has distributed fund units to a unitholder is responsible for ensuring that the unitholder receives the share class to which he/she is entitled.

If there is no receiving share class to subscribe to with the same dividend and currency conditions when the transfer is to be carried out due to the fact that the unitholder's funds no longer meet the conditions for a share class, the transfer shall take place to the share class that most closely corresponds to the share class whose conditions the unitholder's funds no longer meet.

A transfer shall not take place to or from share class I-K.

Currency hedging will not take place on the basis of which currency the shares are subscribed for and redeemed in.

Limitation of liability

According to LVF, the fund company and the Custodian Bank are responsible for damages they have caused the fund or fund unitholders. That mentioned below does not limit the unitholders' rights to damages under Chapter 2, section 21 and Chapter 3, sections 14-16 of LVF.

The fund company and the Custodian Bank are not liable for damages resulting from Swedish or foreign legislation, measures taken by Swedish or foreign authorities, acts of war, strikes, blockades, boycotts, lockouts, or other similar circumstances. The provision regarding strikes, blockades, boycotts and lockouts shall also apply should the fund company or the custodial bank be the subject of or take such action.

The fund company and Custodian Bank shall not be liable for losses arising from circumstances not described above if they have acted with reasonable diligence. The fund company and the Custodian Bank are not responsible in any case for indirect damage, nor for damage caused by the custody bank or other contractor that has been engaged using the required diligence by the fund company or Custodian bank. The fund company and the Custodian Bank are not responsible for damage that may arise in relation to disposal restrictions which may be applied to the fund company or Custodian bank.

Should the fund company or the Custodian Bank be prevented from taking action due to circumstances mentioned in the second paragraph above, such action must be postponed until the obstacle has been removed.

Permitted investors

Neither the fund nor the company are or intend to be registered under the applicable version of the United States Securities Act 1933, United States Investment Advisers Act 1940 or other similar legislation in the USA, Canada, Japan, Australia, or other country. The fund rules therefore contain certain restrictions as to the natural persons or legal entities that may be unitholders in the fund. To enable company compliance with these restrictions, all those who want to subscribe to fund units must provide, from time to time, information regarding national residence and other circumstances the fund company considers relevant. Unitholders shall provide notification of changes to these

circumstances when necessary. The fund units and their rights may only be re-transferred to a non-U.S. citizen (as defined in Regulation S of the United States Securities Act 1933) and must be executed in a transaction outside the USA that complies with Regulation S of the United States Securities Act 1933.

If the company finds that an investor is not entitled to subscribe to or own units in the fund as specified in these restrictions, then the company is entitled to refuse subscription of the units, and without prior consent redeem units on their account.

Discontinuation of the fund or transfer of fund business

When the company determines to discontinue the fund or to transfer management of the fund to another fund company, subject to the consent of Finansinspektionen (the Swedish Financial Supervisory Authority), all unitholders will be informed. Management of the fund shall immediately be assumed by the Custodian Bank if the Swedish Financial Supervisory Authority revokes authorisation for the fund company, or the fund company enters liquidation or bankruptcy proceedings.

Changes to fund rules

The company may change the fund rules. Any such changes shall be submitted to the Finansinspektionen for approval. Changes may affect fund characteristics, such as its investment policy, fees, and risk profile. When such changes are approved, the decision must be made available at the fund company and the Custodian Bank and must be notified as specified by the Swedish Financial Supervisory Authority.

Tax rules

Swedish fund unitholders taxation (natural persons and estates of decedents).

As of January 1, 2012 Swedish unitholders have a standard tax deducted for their fund holding. The standard tax is based on the fund's capital base which determines the unitholders' fund holding at the start of the tax year. An imputed income of 0.4% is calculated on the capital base. The imputed income is included in totals for income of capital which is then taxed at 30%.

Example: A unitholder owns fund units valued at SEK 100,000 at the start of the tax year. The capital base is SEK 100,000 and the imputed income then SEK 400 (100,000 x 0.004). The imputed income is then included in totals for income of capital which is then taxed at 30%. The tax is then SEK 120 (400 x 0.3).

When the units are sold or redeemed, the capital gain is taxed at 30%, while capital loss is deducted as follows. Capital losses on listed units in Swedish fixed income funds (funds that only invest in Swedish debt instruments) may be offset 100 percent against other capital income. For listed units in other funds, a capital loss may be offset 100% against capital gains in listed equities and other fund units. Otherwise, 70% of capital losses may be offset against capital gains.

The annual imputed income is reported to the Tax Agency (Skatteverket), but no preliminary tax is withheld. Preliminary tax at 30 per cent will be deducted from dividends. The total dividend will be reported to the Swedish Tax Agency. Capital gains and losses arising from sale or redemption of fund units are reported to the Swedish Tax Agency, but no tax deduction is made.

Special taxation rules apply to funds linked to investment savings accounts, unit-linked policies, IPS, or premium pension system.

Other rules apply to natural persons and foreign fund unitholders.

Taxation may be affected by individual circumstances. If you are unsure about tax implications, you should seek expert advice.

Marketing fund units in other EEA countries

The fund is marketed in:

Estonia
Latvia
Lithuania

and the company has employed third-party distributors of the funds to make payments to fund unitholders, redeem units, and provide information. Please see more information about our dealers abroad at swedbankrobur.se

Unitholder register

The company maintains a register of all unitholders and their holdings. The fund company has commissioned Swedbank AB (publ) to maintain this register.

Unitholders' holdings are reported in interim and annual statements, which also contain information necessary for tax reporting purposes.

The right to a share of the fund and the rights deriving therefrom are contingent on registration of units.

Consulting Contract

The company has entrusted certain defined parts of the business to a third party:

Internal audit and compliance and registrations in fund equity registers are carried out by Swedbank AB (publ). For some OTC derivatives, collateral management, confirmation management, reconciliation and reporting have been entrusted to GlobeOp.

The company has procedures that enable identifying, processing, monitoring, and reporting any conflicts of interest.

The Custodian Bank

Swedbank AB (publ)
Domicile: Stockholm
Corporate identity number: 502017-7753
Legal form of the custodial bank: Limited company
The principal operations of the custodial bank:

Banking

The Custodian Bank shall monitor money flows in the fund, maintain custody of the fund assets, and execute decisions of the company. The Custodian Bank shall also ensure that the sale and redemption of fund units, valuation of fund units, and the use of fund assets comply with legal requirements and the fund rules.

Swedbank AB (publ) has contracted with State Street Bank International GmbH to act as securities depository for securities held outside Sweden. Swedbank AB (publ) has procedures that enable identifying, managing, monitoring, and reporting any conflicts of interest. Since the Custodian Bank is part of Swedbank AB, conflicts of interest may arise between the operations of the Custodian Bank and other operations with Swedbank AB, and its subsidiaries. The Depository Institution has a legal obligation to identify and deal with such conflicts of interest and also report the conflicts of interest to the fund's investors. Examples of activities that can involve conflicts of interest are: (i) The provision of nominee registration, fund administration performance, the establishment of a unit holders' register, analyses, management of securities loans, asset management, investment advice and/or other fund advisory services; (ii) Participation in banking, securities trading including currency trading, derivatives trading, lending, brokerage, market making or other financial transactions with the fund., either on one's own account or on behalf of other customers. The company and the Custodian Bank are part of the same group, which also may cause conflicts of interest involving control and priorities within the group. To ensure potential conflicts of interest have no negative impact on the fund and its investors, the Custodian Bank is functionally and organisationally separate from the other operations within Swedbank AB and the company. The custodial bank's business is always managed for the purpose of preserving the interests of the fund unit holders, and it complies with applicable market terms and conditions. Current information regarding the Depository Institution and its contractors is provided free of charge upon request.

Remuneration policy

The board of directors for Swedbank Robur Fonder have adopted a remuneration policy that is consistent with and promotes sound and efficient risk management. The Swedbank Robur Fonder (the company herein) remuneration policy is designed to counter risk taking that is inconsistent with the risk profiles of the company's managed funds. The remuneration policy shall counteract an excessive risk taking, and stimulate employees to provide sustainable performance, and a sound and efficient risk management for unitholders, the company and the funds managed by the company.

The remuneration policy consists of two variable remuneration programs, and a fixed remuneration (in the form of monthly salary). The fixed portion of

remuneration represents a sufficiently large portion of total remuneration to enable setting all variable remuneration to nil. The variable remuneration is limited to a maximum of 12 times the fixed monthly salary.

The remuneration programme is designed to avoid conflicts of interest to the extent possible. Each portfolio manager is followed up and assessed on the basis of all his management assignments. The variable remuneration system is continuously monitored and monitored. The variable remuneration is designed to stimulate sound behaviour and desired results, and to create a sound balance between reward and risk exposure in the fund.

The variable remuneration is based on the employee's performance, which is assessed according to the performance criteria set at the beginning of every calendar year, including in the risk mandate for each fund. The evaluation is based on a combination of quantitative and qualitative results.

Information on the current remuneration policy can be found at www.swedbankrobur.com/robur. We can provide a paper copy on request, please contact Swedbank Robur Fonder AB.

Information on the company and managed funds

The company

Swedbank Robur Fonder AB
Malmskillnadsgatan 23
111 57 Stockholm

Corp. ID no.: 556198-0128.

The Company's legal form: Limited liability company with a share capital of SEK 1,250,000.

The company was founded in 1967 and is based in Stockholm.

Board members and senior executives

Joachim Spetz, Chairman of the Board, former CEO
Erik Penser Bank, former CEO Handelsbanken
Fonder, self-employed
Gunilla Nyström, LL.B., former CEO AMF Fonder AB
Lars Afrell, LL.B., former General Counsel Svenska
Fondhandlareföreningen
Lennart Jacobsen, MSc, CEO Invesi Investment AB
Monica Åsmyr, self-employed, former CEO Almi
Stockholm Sörmland

CEO

Liza Jonson

Deputy CEO

Adam Wastå

Senior executives

Head of Business & Product Development, Morgan
Andersson
Head of Support and Strategy, Olof Neiglick
Compliance Manager, Helga Olander
Head of Development Operations, Fredrik Ulfhielm
Head of Finance & Controlling, Adam Wastå
Head HR, Helena von Koch
Head of Investment Management, Erik Andersson
Head Risk, Ida Gustavsson
Head legal & complaint manager, Pia Sodemann

Head of Sales, Jens Grebäck
Head of Sustainability & Corporate Governance, Pia
Gisgård

Auditors

The fund's auditing company is PwC Sverige AB and the appointed auditor is Peter Nilsson.

Funds managed by Swedbank Robur Fonder AB

Folksam LO Obligation
Folksam LO Sverige
Folksam LO Världen
Folksam LO Västfonden
KPA Etisk Aktiefond
KPA Etisk Blandfond 2
Swedbank Humanfond
Swedbank Savings Fund 10
Swedbank Savings Fund 30
Swedbank Savings Fund 60
Swedbank Savings Fund 100
Swedbank Robur Access Asien
Swedbank Robur Access Edge Emerging Markets
Swedbank Robur Access Edge Europe
Swedbank Robur Access Edge Global
Swedbank Robur Access Edge Japan
Swedbank Robur Access Edge Sweden
Swedbank Robur Access Edge USA
Swedbank Robur Access Europa
Swedbank Robur Access Global
Swedbank Robur Access Mix
Swedbank Robur Access Sverige
Swedbank Robur Access USA
Swedbank Robur Aktiefond Pension
Swedbank Robur Allemansfond Komplet
Swedbank Robur Asienfond
Swedbank Robur Bas 25
Swedbank Robur Bas 50
Swedbank Robur Bas 75
Swedbank Robur Bas 100
Swedbank Robur Bas Ränta
Swedbank Robur Corporate Europe Bond
Swedbank Robur Corporate Europe Bond HY
Swedbank Robur Corporate Europe Bond IG
Swedbank Robur Dynamic
Swedbank Robur Ethica Obligation
Swedbank Robur Ethica Obligation Utd.
Swedbank Robur Europafond
Swedbank Robur Exportfond
Swedbank Robur Fastighet
Swedbank Robur Fokus
Swedbank Robur Förbundsfond Global
Swedbank Robur Förbundsfond Sverige Plus
Swedbank Robur Förbundsrentefond
Swedbank Robur Förbundsrentefond Kort
Swedbank Robur Företagsobligationsfond Mix
Swedbank Robur Global Emerging Markets
Swedbank Robur Global High Dividend
Swedbank Robur Global Impact
Swedbank Robur Globalfond
Swedbank Robur Japanfond
Swedbank Robur Kapitalinvest
Swedbank Robur Kinafond
Swedbank Robur Medica
Swedbank Robur Microcap
Swedbank Robur Mixfond Pension
Swedbank Robur Nordenfond
Swedbank Robur Ny Teknik
Swedbank Robur Obligation Lång Inst.
Swedbank Robur Obligation Plus
Swedbank Robur Realränta
Swedbank Robur Rysslandsfond
Swedbank Robur Räntefond Flexibel
Swedbank Robur Räntefond Kort
Swedbank Robur Räntefond Kort Plus
Swedbank Robur Selection 25
Swedbank Robur Selection 50
Swedbank Robur Selection 75
Swedbank Robur Small Cap Emerging Markets
Swedbank Robur Small Cap USA
Swedbank Robur Småbolagsfond Europa
Swedbank Robur Småbolagsfond Global
Swedbank Robur Småbolagsfond Norden
Swedbank Robur Småbolagsfond Sverige
Swedbank Robur Stiftelsefond
Swedbank Robur Stiftelsefond Utd.
Swedbank Robur Sverigefond
Swedbank Robur Sverigefond MEGA
Swedbank Robur Sweden High Dividend
Swedbank Robur Talenten Aktiefond MEGA
Swedbank Robur Talenten Räntefond MEGA
Swedbank Robur Technology
Swedbank Robur Transfer 50
Swedbank Robur Transfer 60
Swedbank Robur Transfer 70
Swedbank Robur Transfer 80
Swedbank Robur Transfer 90
Swedbank Robur Transition Energy
Swedbank Robur Transition Global
Swedbank Robur Transition Global MEGA
Swedbank Robur Transition Sweden
Swedbank Robur Transition Sweden MEGA
Swedbank Robur USA
Swedbank Robur Östeuropafond

About the information brochure

This information brochure was produced in accordance with the Investment Funds Act (LVF; 2004:46) and the Swedish Financial Supervisory Authority Directives (2013:9) on securities funds.

This brochure and the fund rules together form the so-called information brochure.

The Swedish information brochure takes precedence in issues of interpretation.