

Key investor information

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 understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Spiltan Högräntefond
ISIN code: SE0005798329

Fund management company: Spiltan Fonder AB

Objectives and investment policy

The fund is actively managed and invests in transferrable securities and money market instruments, focusing primarily on interest-bearing assets with a good risk diversification between companies and sectors. The fund invests in financial instruments from issuers in the Nordic region or in financial instruments issued in Nordic currencies. The fund may invest both in transferrable securities and money market instruments with low or no credit ratings, and in those with high credit ratings, known as investment grade securities and instruments. The fund may invest in securities with significant interest components, such as convertibles and preferred stock. The fund's average duration may not exceed ten years.

The fund may invest in transferrable securities, money market instruments, derivative instruments, and fund units, and in accounts with credit institutions.

The objective of the fund is to generate a positive annual return while maintaining a low to medium level of risk and a good risk diversification.

The fund may make use of derivative instruments, including OTC derivatives, to reduce the fund's risk or to increase the fund's return.

The fund normally pays no dividends.

You can normally buy and sell fund units on any banking day.

Recommendation: this fund may be unsuitable for investors who plan to withdraw their money within three years of investing it.

Risk and reward profile



The risk/reward indicator shows the relationship between risk and possible reward when investing in the fund. The indicator is based on the way in which the fund's value has changed over the past five years.

Spiltan Högräntefond is a category 3 fund, which means a low to medium risk of rises and falls in the value of the fund unit. A category 1 classification does not mean that the fund is risk-free. The fund may, over time, move both to the right and the left on the scale as the indicator is based on historic data which is not a guarantee of future risks/rewards.

The interest risk is normally higher in this type of fixed income fund than in a short-term fixed income fund due to the fact that the fund may invest in interest-bearing assets with a medium to long term, which normally results in greater rate fluctuations than those experienced by the type of short-term securities that make up a short-term fixed income fund.

The indicator primarily reflects rises and falls in the value of the interest-bearing securities in which the fund has invested.

Risks not shown in the indicator:

A liquidity risk, i.e. the risk of difficulty in valuing the security or of trading in the security without either significantly lowering its price or incurring substantial costs, may be higher in corporate bond funds than in short-term fixed income funds or equity funds. The corporate bond market has a lower level of transparency and liquidity than, for example, the equities market. The liquidity may vary in line with changes in supply and demand. If the market liquidity is limited, large withdrawals from the fund may necessitate the sale of holdings at disadvantageous prices and, if market conditions are particularly stressed, it may be necessary to postpone trading in the fund for a period of time which will mean that during this period you, as the unit holder, will be unable to complete your redemption order in the normal processing time. This renders the management of the fund's cash reserves somewhat more critical and means that the fund must maintain a suitable portfolio of holdings.

A credit risk, i.e. the risk that an issuer or counterparty may suspend payments or that its creditworthiness

may deteriorate, which would have a negative effect on the value of the security.

Charges

One-off charges taken before or after you invest

Deposit charge	0.00%
Withdrawal charge	0.00%

The above figures represent the maximum amount that may be deducted from your money before it is invested/before the proceeds of your investment are paid out.

Charges taken from the fund during the year

Annual charge	0.75%
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Charges taken from the fund under certain specific conditions

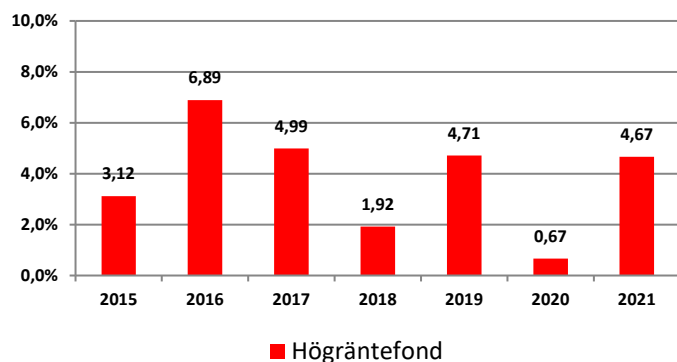
Performance fee	None
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The annual charge constitutes payment for the management of the fund, including marketing and distribution.

The charge reduces the fund's potential return. The annual charge shown refers to the 2021 calendar year and is based on the expenses for that calendar year. The charge may vary slightly from one year to another.

For further information on charges, see § 11 of the fund provisions, which are available from www.spiltanfonder.se.

Past performance



The fund's performance (returns) is calculated after deductions for annual charges. The value for each year is calculated in Swedish kronor and with dividends reinvested in the fund.

The fund's basic currency is the Swedish krona.

Past performance is no guarantee of future performance. The fund was launched on 2 April 2014.

Practical information

For additional information on Spiltan Högräntefond, see the information brochure, the fund provisions, and the annual and half-yearly accounts. These documents are available free of charge from our website.

Website: www.spiltanfonder.se

Tel: +46 8 545 813 40

Depository: Swedbank AB, Corp. ID no. 502017-7753

Remuneration policy: details of the fund management company's remuneration policy are provided on the fund management company website. A printed copy of the information is also available, free of charge, upon request.

The fund's unit value: the latest unit price is published daily on www.spiltanfonder.se, in selected daily newspapers, and on fund websites.

Tax: the tax legislation applicable in the fund's country of authorisation may have an effect on your personal tax situation.

For details of the minimum investment amount and monthly saving, see www.spiltanfonder.se

Spiltan Fonder AB can only be held liable if a claim made in this Key Investor Information document is misleading, incorrect, or incompatible with the relevant sections of the fund's information brochure.

Authorisation: Spiltan Fonder AB and this fund are authorised in Sweden and the fund is under the supervision of the Swedish Financial Supervisory Authority.

Publication: This key investor information is valid from 21 September 2022.