SPILTAN FONDER

Key Information Document

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

Spiltan Högräntefond

SE0005798329

This product is authorised in Sweden.

Manufacturer / Management Company

Name:	Spiltan Fonder AB
Contact details:	Riddargatan 17, 114 57 Stockholm www.spiltanfonder.se - Call +46 8 545 813 40 for more information.
Competent Authority:	Finansinspektionen is responsible for supervising the manufacturer in relation to this Key Information Document.

Date of production 30/01/2026

What is this product?

Type
UCITS fund

Term
This fund has no maturity date. However, the board of directors may decide to close the fund under certain circumstances.

Objectives
The fund is actively managed and invests in transferable 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 transferable 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 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.

Benchmark: The portfolio is actively managed on a discretionary basis with reference to a benchmark. While the product compares its performance against the 75% NBP Nordic HY ex Oil&Gas Ind Hedged SEK + 25% NBP Swedish RM Aggregated Index SEK, it does not try to replicate this benchmark and freely selects the securities that it invests in. The deviation with this benchmark can be significant.

Intended investor
This fund may be suitable for those who plan to hold their investment for at least 3 years and who understand that the money invested in the fund may increase or decrease in value and that there is no guarantee that you will get back all the capital invested. To invest in the fund, you do not need to have any particular prior knowledge or experience of funds or financial markets.

Other information
Depositary: Swedbank AB (publ)

Dividend income: The fund does not normally pay any dividends.

Conversion right: The investor has no right to convert his investment.

Additional information: Additional information about the fund, copies of its prospectus, the latest annual and semi-annual report and the latest prices of shares may be obtained free of charge from the Management Company or on www.spiltanfonder.se. The prospectus and the periodic reports are prepared for the entire fund and are available in Swedish. The Management Company may inform you about other languages in which these documents are available.

This fund was launched in 2014.

The reference currency of the fund is expressed in SEK.

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

Risk indicator

1 **2** 3 4 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 2 out of 7, which is a low risk class.
This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Risks not captured by the risk indicator:
- Operational risk is the risk of loss due to, for example, system failure, errors caused by the human factor or by external events.
- Counterparty risk arises if a counterparty does not fulfill its obligations to the fund, for example by not paying a set amount or not delivering securities as agreed.

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

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Recommended holding period: 3 years **Example investment: 100,000 SEK**		**If you exit after 1 year**	**If you exit after 3 years (recommended holding period)**
Scenarios			
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	90,900 SEK	92,100 SEK
	Average return each year	-9.1%	-2.7%
Unfavourable	**What you might get back after costs**	90,900 SEK	95,500 SEK
	Average return each year	-9.1%	-1.5%
Moderate	**What you might get back after costs**	103,400 SEK	107,800 SEK
	Average return each year	3.4%	2.5%
Favourable	**What you might get back after costs**	117,600 SEK	121,000 SEK
	Average return each year	17.6%	6.6%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Unfavourable scenario: This type of scenario occurred for an investment between March 2017 and March 2020.

Moderate scenario: This type of scenario occurred for an investment between February 2018 and February 2021.

Favourable scenario: This type of scenario occurred for an investment between December 2022 and December 2025.

The stress scenario shows what you might get back in extreme market circumstances.

What happens if Spiltan Fonder AB is unable to pay out?

If we are not able to pay you out what we owe you, you are not covered by any national compensation or guarantee scheme. To protect you, the assets are held with a separate company, the depositary Swedbank AB (publ). Should we default, the investments are liquidated and the proceeds are distributed to the investors. In the worst case, however, you could lose your entire investment.

What are the costs?

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. If the fund is part of another product, e.g. unit-linked insurance, there may be other costs for that product.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:
- In the first year you would get back the amount that you invested (0% annual return). For the other holding period we have assumed the product performs as shown in the moderate scenario
- 100,000 SEK is invested

	If you exit after 1 year	If you exit after 3 years
Total costs	750 SEK	2,381 SEK
Annual cost impact (*)	0.8%	0.8% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.3% before costs and 2.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs (amounts in SEK are based on an investment of 100,000 SEK)

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product, but the person selling you the product may do so.	0 SEK
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 SEK
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.8% of the value of your investment per year. This is an estimate based on actual costs over the last year.	750 SEK
Transaction costs	0.0% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0 SEK
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 SEK

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

Recommended holding period: 3 years

You should be prepared to stay invested for 3 years. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer. Redemptions are possible on each business day. In exceptional circumstances, your right to request the redemption of your investment may be limited or suspended.

How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person that advised on or sold this product, you can use different communication channels: by e-mail to fonder@spiltanfonder.se, by letter to Spiltan Fonder AB, Riddargatan 17, 114 57 Stockholm, by phone calling the number +46 8 545 813 40.

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim. More information is available on our website www.spiltanfonder.se.

Other relevant information

Full information about the fund is available in the fund's prospectus, which is available on the fund company's website www.spiltanfonder.se together with, but not limited to, the current version of this key information document, the fund's annual report and semi-annual report and information on charges for previous periods.

Previous results: Returns for the last 10 years are available here: https://www.yourpriips.eu/site/121714/en
Historical performance scenarios: Previously published performance scenarios are available here: https://www.yourpriips.eu/site/121714/en and www.spiltanfonder.se/historiska-resultatscenarier-hograntefond.