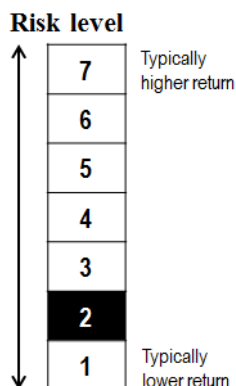


# Fixed Income Portfolio Abs

Investment basket brochure valid since 1.1.2018



## Main terms and conditions of the investment basket

- Name of the investment basket: Mandatum Life Fixed Income Portfolio Abs
- Portfolio manager of the investment basket: Mandatum Life Insurance Company Limited (Mandatum Life)
- Start date of the investment basket: 17 November 2008
- Sales period: Continuous
- Investment period: Continuous
- Calculation of the value of the investment basket unit: A closing price is calculated for the investment basket on each banking day. The value of redemptions made from the investment basket will be determined per order in accordance with the market situation at the time of redemption.
- Management fee of the investment basket : 0.75% p.a.

## Investment strategy

By investing in the Mandatum Life Fixed Income Portfolio Abs investment basket you gain access to a diversified low-risk investment basket that invests in fixed income markets on a diversified basis.

The strategy of the investment basket is to seek typical return on medium-term interest investments with active allocation to diversified and low-risk-profile investments. The assets of the investment basket are allocated to deposits, money market instruments, bonds, standardised and non-standardised derivatives contracts and mutual fund units.

The assets in the investment basket are diversified within the limits of the terms and conditions of the investment basket in accordance with the market situation and on the basis of analyses and market views by Mandatum Life's portfolio management.

Policyholders must carefully familiarise themselves with the rules of Mandatum Life Fixed Income Portfolio Abs investment basket before taking out or changing an insurance policy or selecting or changing investment objects.

## Target investors

The investment basket suits investors who seek returns that are typical for medium-term interest fixed income investments. The return risk and the capital risk of the investment basket are typical for diversified medium-term interest rate investment baskets with relatively low risk.

## Calculation of the investment basket's value

The value of the investment basket is calculated on each banking day to the current market values of the investment objects it contains. Changes in foreign exchange markets and interest rates affect the value of the basket, which may vary in the short term. Investors bear the risk of losing all or part of the assets they invest in the investment basket.

## Investment objects

The portfolio managers of Mandatum Life select the investment objects according to the market situation.

## Fees and expenses

The annual management fee of the investment basket is 0.75%. The management fee of the investment basket and the expenses associated with investment objects, including trading costs and any taxes and other public-law fees will be deducted daily from the value of the investment basket when the value of a unit is calculated; they will not be charged separately. The fees charged on the investment objects in the investment basket will also be deducted. The fees are taken into account in value calculations.

## Investment risk

This brochure does not provide exhaustive information on the Mandatum Life Fixed Income Portfolio Abs investment basket or the associated terms. In case of a conflict between this brochure and the rules of the investment basket, the rules of the Mandatum Life Fixed Income Portfolio Abs investment basket will prevail.

The policyholder bears the risk of losing the value of the investment object associated with an insurance policy or capital redemption policy.

Information on investment objects and other investing is supplied for information purposes only, and cannot be construed as a recommendation to subscribe for, hold or exchange certain investments, or to carry out any other actions affecting the performance of the insurance. Prospective policyholders must carefully familiarise themselves with the rules of Mandatum Life Fixed Income Portfolio Abs investment basket, the terms and conditions, tariffs, product information and brochures of the insurance policy and investment objects before taking out or changing an insurance policy or selecting or changing investment objects.

The performance of unit-linked insurance depends on the performance of the investments – such as mutual funds – selected by the policyholder. The value of the investments may rise or fall and the policyholder bears the risk of losing his or her investment savings. The past performance of investments is no guide to future performance. If the investments include investments other than euro-denominated investments, changes in exchange rates may affect their performance.

Policyholders independently decide on the selection of investments in accordance with their own investment objectives, and bear the risk of a decrease in or loss of the value of the insurance savings. Neither Mandatum Life nor its agents are liable for the performance of the investments, or the selection of the investments linked to the insurance.

Mandatum Life may change the investments that can be linked with an insurance policy, or the asset managers that manage the investments during the validity of the insurance policy.

Mandatum Life is not liable for any changes to taxation. The investment basket is not covered by the investors' compensation fund or the deposit guarantee fund.

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