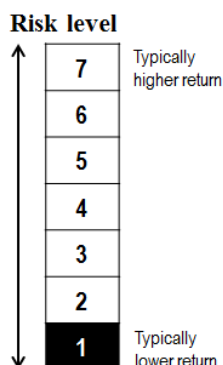


Money Abs

Investment basket brochure valid since 1.1.2018



Main terms and conditions of the investment basket

- Name of investment basket: Mandatum Life Money Abs
- Portfolio manager of the investment basket: Mandatum Life Insurance Company Limited (Mandatum Life)
- Start date of the investment basket: 28 October 2008
- Sales period: Continuous
- Investment period: Continuous
- Calculation of the investment basket's unit value: A closing value is calculated for the investment basket daily.
- Annual management fee of the investment basket: 0.5% (annual management fee will be 0.05% until 30.6.2017)

Investment strategy

The object of the investment basket is to achieve a return which in the long term is higher than the average return of money market instruments without credit risk. Investment basket risk is aimed to be decreased by investing its assets prudently and on a diversified basis and by hedging holdings effectively and actively.

During the period when the investment basket is engaged in investment activity, 0% to 100% of the assets of the investment basket may be invested in securities (including the derivatives position of the investment basket) selected for the basket. The assets in the investment basket may be invested in deposits, money market instruments, bonds, standardized and non-standardized derivatives contracts and mutual fund units.

The interest-rate risk and actual credit risk of the investment basket's investments must be between 0 and 1 year. The

currency position can be hedged according to the prevailing investment management market outlook.

Target investors

The investment basket suits investors who seek returns that are typical for money market instruments.

The investment basket is not covered by the investors' compensation fund or the deposit guarantee fund.

Risk profile of the investment basket

The investment basket's return risk and capital risk are typical of diversified short-term interest rate baskets with relatively low risk.

The value of the investment basket is calculated regularly at the current market values of the instruments it contains. Changes in fixed income markets will affect the value of the investment basket, which may even vary substantially in the short term.

Fees and expenses

The annual management fee of the investment basket is 0.5%. The investment basket's management fee and expenses associated with investments, 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 unit is calculated; they will not be charged separately. The fees charged by mutual funds, investment baskets or other instruments in the basket will also be charged. These fees are taken into account in unit value calculations.

Investment risk

This brochure does not provide exhaustive information on Mandatum Life Money Abs investment basket or the associated terms and conditions. In case of a conflict between this brochure and the rules of the investment basket, the rules of the investment basket will prevail. In case of a conflict between the Finnish and English language versions, the Finnish language version will prevail.

The policyholder bears a risk of losing the value of the investment object appended to

an investment insurance policy. Information on investment instruments and related matters is supplied for informative 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 familiarize themselves with the terms and conditions, price lists, product information and brochures relating to the insurance and investments before purchasing or changing an insurance policy or selecting or changing investments.

Investment operations are always subject to risks. The performance of unit-linked insurance policies depends on the performance of the investments (such as investment baskets, mutual funds, indices or equities) selected by the policyholder. The value of investments may rise or fall and the policyholder bears the risk of the financial consequences of his or her investment decisions and of losing his or her investment savings. Policyholders should note that the past performance of investment instruments is no guarantee of future returns. In the information and calculations regarding investment basket returns, fees and expenses, the fees for the insurance have not been taken into account.

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 Insurance Company Limited nor its agents are liable for the performance of the investment instruments, or the selection of the investment instruments linked to the insurance policy.

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 responsible for the taxation of clients' investments or for any possible changes to taxation