

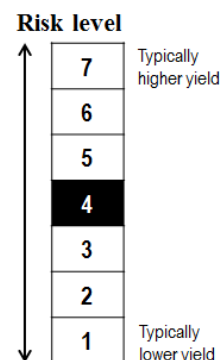
Europe Equity

Investment basket brochure

Valid as of 1 January 2018

Main terms and conditions of the investment basket

- **Name:** Mandatum Life Europe Equity
- **Portfolio manager of the investment basket:** Mandatum Life Insurance Company Limited (Mandatum Life)
- **Target market of the investment basket:** Equities and equity-related securities in Europe
- **Capital protection of the investment basket:** The investment basket does not have a capital guarantee.
- **Start date of the investment basket:** 14 February 2013
- **Sales period:** Continuous
- **Investment period:** Continuous
- **Value of the investment basket unit:** A value is calculated for the investment basket unit on each banking day.
- **Annual management fee of the investment basket:** 1.5%



Investment strategy

The investment basket invests its assets in European equities and equity-related securities. The investment basket may use fixed income investments only for the management of cash assets.

The investment basket has a benchmark index to which the return on the investment basket is compared. The benchmark index is Euro Stoxx 50 NTR. The long-term objective of the investment basket is to exceed the development of the benchmark index.

The benchmark index can be exceeded by investing in selected companies based on a careful analysis. The proportion of equity-related securities in the investment basket of the total value of the investment basket may vary between 75% and 125%.

Targeted investors

The investment basket suits investors who wish to invest selectively in European companies, seek better

returns than those for fixed income investments and accept the risk typically associated with equity investments. The recommended investment period is 5 years.

Calculation of the investment basket's net asset value

The net asset value of the investment basket is calculated on each banking day at the current market values of the instruments it contains.

The value of the investment basket is available on Mandatum Life's website.

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.

The investment basket's risk profile

The investment basket is exposed to the equity markets' return risk and

capital risk as well as foreign exchange risk. Return and capital risk mean that the investor may lose the capital that he or she has invested as well as the returns in part or in full.

The value of the investment basket is calculated regularly based on the current market values of the investment objects it contains. Changes in the equity, foreign exchange and interest rate markets are reflected in the value of the basket, which can vary substantially in the short term.

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

Investment basket's fees and expenses

The annual management fee of the investment basket is 1.5%. The investment basket's management fee and possible other expenses associated with underlying investments, including safe custody expenses, subscription and redemption fees, trading costs and any taxes and other public charges will be deducted from the value of the investment

basket when the value of the unit is calculated; they will not be charged separately

Risks and observations related to unit-linked insurance policies

This brochure does not provide exhaustive information on Mandatum Life Europe Equity investment basket or terms applicable to it. Policyholders must carefully familiarise themselves with the investment basket's rules, terms and conditions, price lists, product description and brochures relating to the insurance and investment object before purchasing or changing an

insurance policy or selecting or changing an investment object.

The value of unit-linked insurance is dependent on the performance of the investment objects (such as investment baskets) selected by the policyholder. The value of the investment objects may rise or fall, and the policyholder bears the risk of losing the value of the investment object linked to an investment insurance policy, either entirely or in part.

Past performance of investment objects is no guarantee of their future performance. Investors may lose the assets they have invested in the investment basket in part or in full. The information and calculations concerning the returns, fees and expenses for investment objects do not take into account the expenses for the insurance policy.

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

Information on investment objects and related matters 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 value of the insurance.

The investment basket is an investment object owned by Mandatum Life that may be linked to a unit-linked life insurance policy or capital redemption policy.

The insurance or capital redemption contract is granted by and the investment basket is offered by