

# Slim Tail World Equity

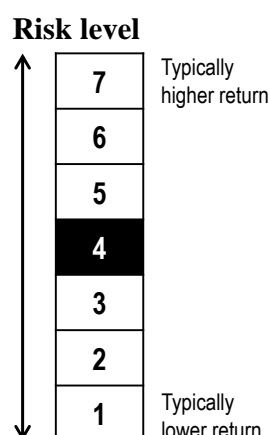
## Investment basket brochure

Valid as of 26 April 2018



### Main terms and conditions of the investment basket

- **Name:** Mandatum Life Slim Tail World Equity
- **Portfolio manager of the investment basket:** Mandatum Life Insurance Company Limited (Mandatum Life)
- **Target market of the investment basket:** Mandatum Life Slim Tail World Equity Fund, which invests in equity-linked securities worldwide.
- **Capital protection of the investment basket:** The investment basket does not have capital protection.
- **Start date of the investment basket:** 26 April 2018
- **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:** No management fee is charged for the investment basket. A management fee of 0.60% p.a. is charged for the underlying fund.



### Investment strategy

The investment basket invests its assets in the Mandatum Life Slim Tail World Equity Fund managed by Mandatum Life Fund Management S.A. (hereinafter Underlying Fund) and, for liquidity and management reasons, partly in EUR and USD-denominated deposits. The Mandatum Life Slim Tail World Equity Fund invests in equity-linked securities worldwide.

The objective of the investment activities is for the Underlying Fund to have at least a 95% share of the investment basket's assets at all times. However, the Underlying Fund's proportion can temporarily deviate from the objective, for example, in connection with subscrip-

tions and redemptions that are large, considering the size of the investment basket.

The investment basket has a benchmark index to which the return on the investment basket is compared. The benchmark index is STOXX Global Total Market Net Return. The long-term objective of the investment basket is to exceed the development of the benchmark index.

The base currency of the investment basket is the euro. However, investors bear the foreign exchange risk of investments other than euro-denominated investments.

### Targeted investors

The investment basket suits investors who seek returns that are characteristic of the equity markets and who accept the risk associated with equity investments.

### Calculation of the investment basket's value

The investment basket's value is calculated on each banking day at the current market values of the investment objects 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 assignment in ac-

cordance with the market situation at the time of redemption.

## **Risk profile of the investment basket**

The investment basket's return risk and capital risk are characteristic of products investing in the equity markets. The investor incurs the risk that the investment does not produce a return. In addition, the investor may lose all or part of the capital he or she has invested in the investment basket. The investment basket does not have capital protection.

Since the investment basket mainly contains USD-denominated investments, changes in foreign exchange rates have an impact on the investment basket's value development.

The investment basket is not covered by the Investors' Compensation Fund or the Deposit Guarantee Fund.

## **The investment basket's fees and expenses**

No management fee is charged for the investment basket. Any expenses associated with the investment basket's investments, including trading costs and any taxes and other public charges, will be deducted daily from the value of the investment basket when the value

of the unit is calculated; they will not be charged separately. The management fee and performance-based fee are charged for the Underlying Fund and other expenses in accordance with the Underlying Fund's rules. These fees are taken into account in unit value calculations.

## **Risks and observations related to unit-linked insurance**

This brochure does not provide exhaustive information on Mandatum Life Slim Tail World Equity investment basket or the associated terms and conditions. Prospective policyholders must carefully familiarise themselves with the investment basket's rules, the terms and conditions of the insurance and the investment basket, price lists, product information and brochures before purchasing or changing the insurance contract or selecting or changing investments.

The performance of unit-linked insurance policies is dependent on the performance of the investments (such as investment baskets) selected by the policyholder. The value of the investments may rise or fall, and the policyholder bears the risk of losing, either in full or in part, the value of the investment object appended to an investment insurance or capital redemption contract.

The past performance of invest-

ment objects is not indicative 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, expenses and fees for investment objects do not take into account the expenses for the insurance contract.

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 nor its agents are liable for the performance of the investments.

Information on investments 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 performance of the insurance.

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

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