

Money Plus

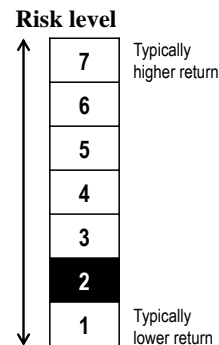
Investment basket brochure

Valid as of 1 January 2018



Main terms and conditions of the investment basket

- **Name:** Mandatum Life Money Plus
- **Portfolio manager of the investment basket:** Mandatum Life Insurance Company Limited (Mandatum Life)
- **Target market of the investment basket:** Secured loan portfolios.
- **Capital protection of the investment basket:** The investment basket does not have capital protection.
- **Start date of the investment basket:** 20 February 2017
- **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:** 0.3%



Investment strategy

The investment basket's investment objects consist of various fixed income investments, such as loan portfolios, either directly or through selected funds. The objective of the investment basket's investment activities is to achieve an annual yield on the investment basket's assets that clearly exceeds the low credit risk money market return.

Targeted investors

The investment basket suits investors who seek higher returns than those typical for money market investments and accept the risk typically associated with low credit risk investments. The recommended investment period is at least 12 months.

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 order in accordance with the market situation at the time of redemption.

Risk profile of the investment basket

The investment basket's return risk is typical of diversified credit risk fixed income investments and its capital risk is typical of limited liquidity fixed income investments. 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.

Due to the limited liquidity typical for the investment basket's investments, the investor must not be dependent on the daily liquidity of the investment he or she has made.

If the investment basket includes investments other than euro-denominated investments, changes in exchange rates may affect the performance of the investment basket.

The investment basket's terms and conditions describe the investment basket's risk factors that affect its investors.

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 0.3%. The investment basket's management fee and possible other expenses associated with investments, including safe custody expenses, subscription and redemption fees, trading costs and any taxes and other public charges will be charged from the value of the investment basket when the value of the unit is calcu-

lated; they will not be charged separately.

Risks and observations related to unit-linked insurance

This brochure does not provide exhaustive information on the Mandatum Life Money Plus 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. In case of a discrepancy between this brochure and the rules of the investment basket, the rules of the investment basket shall take precedence.

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 investment 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 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 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.

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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