

Mandatum Life Pension

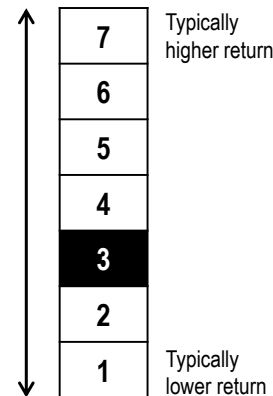
Investment basket brochure

Valid as of 1 January 2018

Main terms and conditions of the investment basket

- **Name:** Mandatum Life Pension
- **Portfolio manager of the investment basket:** Mandatum Life Insurance Company Limited (Mandatum Life)
- **Target market of the investment basket:** Equity, fixed income and alternative investments worldwide
- **Capital protection of the investment basket:** The investment basket does not have capital protection
Start date of the investment basket: 1 September 2016
- **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:** 0.90%

Risk level



Investment strategy

The Mandatum Life Pension investment basket is a combination strategy whose objective is to exceed the fixed income investment return in the long run, with a lower risk level than what the equity markets hold. The investment basket's assets are also invested in so-called alternative investment objects.

Targeted investors

The investment basket suits pension investors who seek a higher return than that of fixed income investments in the long term and accept the risk of losing capital and returns. The recommended investment period is at least 5 years.

Calculation of the investment basket's value

The value of the investment basket 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 has a moderate return risk and capital risk. Return risk and capital risk mean that investors may lose the capital that they have invested as well as the returns in part or in full. The return expectation for the investment basket is somewhere between the return on equity investments and the return on fixed income investments.

The value of the investment basket is calculated regularly at the current market values of the invest-

ment objects it contains. Changes in the equity, foreign exchange and fixed income 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 0.90%. The investment basket's management fee and possible other expenses associated with investments, including investment object management fees, 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 calculated; they will not be charged separately.

Risks and observations related to unit-linked insurance contracts

This brochure does not provide exhaustive information on the Mandatum Life Pension 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 contracts 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.

Policyholders should note that the past performance of investments is no guarantee of future returns. In-

vestors 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 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.

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