

Basic information

Fund category
Balanced funds

Morningstar category **★★★★**
EUR Flexible Allocation - Global

Share class
OP-Sustainable World B (Dist.)

ISIN
FI4000210547

Benchmark index
composite benchmark, see the fund prospectus for details

Start date 20.9.2016
SFDR Article 8
Share value 114,40 EUR
Fund size 209,4 MEUR
Ongoing costs 1,25 %
Minimum subscription 30 000 €

Fees

| | |
|------------------|--------|
| Subscription fee | 0,00 % |
| Redemption fee | 0,50 % |
| Management fee | 1,25 % |
| Performance fee | no |

Owner-customer benefits for a private customer:

- accumulates OP bonus
- subscriptions and redemptions without fees

| Risk measures, 3y | Fund | Index |
|-------------------|------|-------|
| Alfa | -0,8 | |
| Beta | 0,9 | |
| Information ratio | -0,3 | |
| Sharpe ratio | 0,0 | -0,1 |
| Active risk | - | |
| Volatility | 7,8 | 7,9 |

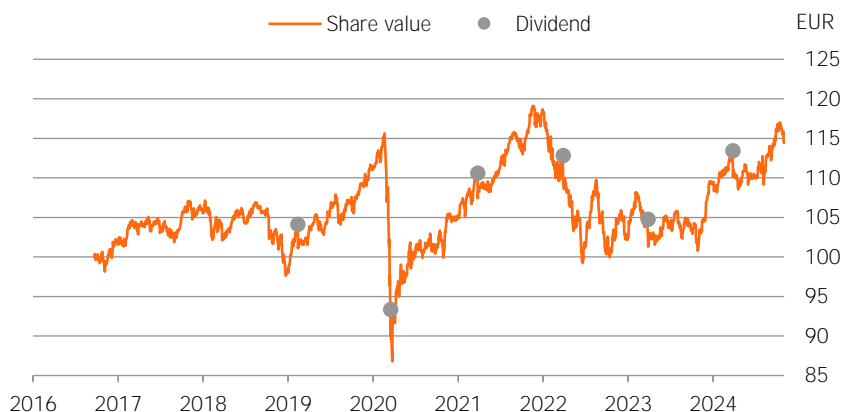
Risk level
Higher risk



Lower risk

Portfolio

Share value

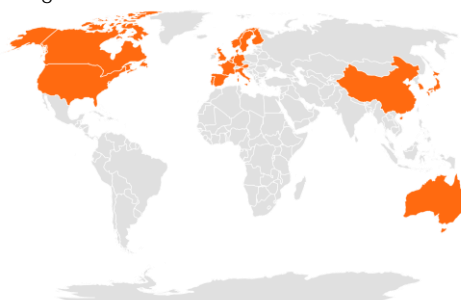


Historical returns after fees

| | Fund | Index |
|---------------|--------|--------|
| 1 month | -1,3 % | 0,1 % |
| 3 months | 1,5 % | 1,8 % |
| 6 months | 4,7 % | 6,6 % |
| Year-to-date | 7,7 % | 10,7 % |
| 1 year | 15,7 % | 18,8 % |
| 3 years p.a. | 2,5 % | 3,5 % |
| 5 years p.a. | 4,4 % | 5,8 % |
| 10 years p.a. | - | - |

The return calculation includes dividends.

Registered domiciles



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Allocation

| | |
|--------------|--------|
| Equities | 52,7 % |
| Fixed Income | 42,1 % |
| Real Estate | 0,7 % |
| Other | |
| Cash | 4,4 % |
| Loans | |

Largest regions

| | |
|----------------|--------|
| United States | 44,2 % |
| United Kingdom | 7,3 % |
| Sweden | 6,9 % |
| France | 6,3 % |
| Germany | 5,1 % |
| Netherlands | 4,4 % |
| Finland | 3,1 % |
| Denmark | 2,6 % |
| Canada | 2,4 % |

Largest holdings

| | |
|-------------------------------|-------|
| Bristol-Myers Squibb Co | 2,6 % |
| Affiliated Managers Group Inc | 2,6 % |
| Workday Inc. | 2,5 % |
| FIDELITY NAT'L INFO SVCS | 2,5 % |
| Smartsheet Inc | 2,3 % |
| Paylocity Holding Corp | 2,3 % |
| Advanced Micro Devices | 2,3 % |
| Salesforce Inc | 2,2 % |
| Capgemini SE | 2,2 % |
| Electronic Arts Inc | 2,2 % |



Investment policy

OP-Sustainable World is a balanced fund which invests its assets in global equity and bond markets. The Fund's investments in fixed income instruments may account for 30–70% of the Fund's value and those in equity-linked instruments for 30–70%. In its investment operations, the Fund may use derivative instruments in order to hedge against the risk of adverse market movements, to replace direct investments and to promote otherwise effective portfolio management. Derivatives are chiefly used to manage equity and interest rate risks. The focus is on fixed income instruments issued by public institutions and companies with a good credit rating. BBB or comparable represents the minimum rating for issuers. The Fund may also to a limited extent invest its assets in fixed income instruments issued by issuers with a lower credit rating or by non-rated issuers. The Fund makes its fixed income investments mainly in fixed income instruments issued by public sector entities and companies in the European and OECD bond markets.

The Fund promotes environmental and social characteristics by considering investments' ESG factors as part of the investment process and through the exclusion of certain investment options. For more information about the ESG methods used, see the fund prospectus. The principle of 'do no significant harm' is only applied to those investments included in the fund which integrate the EU's criteria for environmentally sustainable economic activities. The EU's criteria for environmentally sustainable economic activities are not integrated in terms of other investments included in this fund.



Portfolio manager

Vares-Wartiovaara, Ukkonen



Responsibility

Responsible investing

The fund complies with **OP Asset Management's principles for responsible investment** where applicable.



ESG analysis

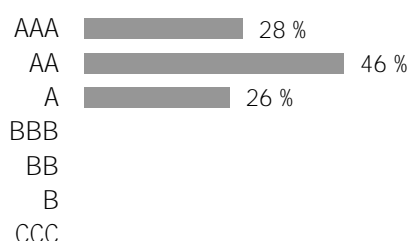
| | | | | | |
|-----------------|-----|---|---------|---------------------------------------|-------|
| ESG risk level | AA | Carbon intensity | 31,6 | Green revenues | 4,3 % |
| | | greenhouse gas emissions in tonnes / turnover (\$M) | | | |
| Total ESG score | 8,0 | | | Renewable energy | 1,0 % |
| Environment (E) | 7,4 | | | Energy efficiency | 2,0 % |
| Social (S) | 5,7 | | | Environmentally friendly construction | 1,2 % |
| Governance (G) | 6,7 | Coverage | 100,0 % | Sustainable use of water resources | 0,0 % |
| | | | | Prevention of pollution | 0,0 % |

The ESG risk level indicates how well the companies included in the portfolio take account of the risks and opportunities related to environmental concerns, social concerns and corporate governance concerns relative to their sector. The companies are scored from 0 to 10 and then divided into seven ESG risk-level categories (AAA-CCC). The higher the score, the better the company included in the portfolio has prepared for ESG risks and opportunities.

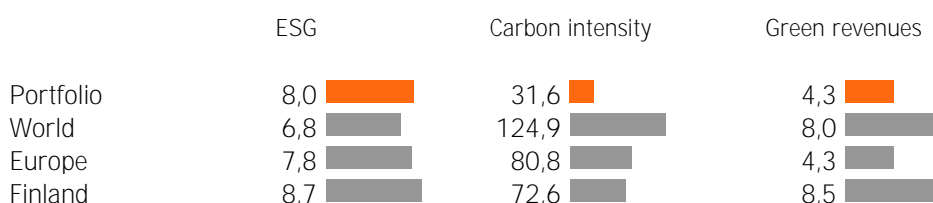
The portfolio's carbon intensity is the weighted average of the portfolio companies' carbon dioxide intensity. The carbon footprint takes into account companies' greenhouse gas emissions in tonnes at level 1 and level 2 in relation to the company's turnover (million dollars).

The portfolio's green revenues examines how the portfolio companies' products and services have an impact on the environment. The number describes the proportion of products and services with a positive environmental impact on portfolio companies' turnover.

Distribution of companies' ESG risk levels



The portfolio's ESG analysis in relation to reference portfolios



Source: MSCI ESG Research

The purpose of the monthly report is to provide its readers with information on the funds and their performance. Information provided in the report is no investment advice and no investment decisions should be made based on such information. The Key Investor Information Document for investors and the fund prospectus as well as the fund's annual report and half-yearly report are the documents that investors should read before making any subscription for fund units. Information in this document is not complete and it is updated on a monthly basis. The information in the report is the latest information on the funds at the time of preparing the report. Copying and distributing the information in the report is prohibited. Changes in the report will not be informed separately. OP Fund Management Company Ltd has compiled and provided the information presented in the report. OP Fund Management Company Ltd does not guarantee that the information presented in the report is correct, perfect or up to date or is not liable for any direct or indirect costs, damage or losses that use of the information presented in this material may cause. The star rating in this report is produced by Morningstar and it is updated every month. The historical performance of the funds is no guarantee of future performance. The values of fund units may vary considerably due to the composition of their investments and the methods used in their management. The fund prospectus describes in greater detail the risks associated with the fund. Fund publications regarding the funds are available at op.fi and OP's branches.