

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## OP-Real Asset Companies Fund, II A-share class (ISIN: FI4000514179)

This fund is managed by OP Fund Management Company Ltd, which is part of the OP Group.

### Objectives and Investment Policy

OP-Real Asset Companies Fund is an equity fund which invests its assets mainly in Western European equity markets, in the stocks of companies that invest in real estate, infrastructure and forest, or whose business otherwise involves these sectors. The fund mainly focuses its investments on rental apartments, commercial properties and logistics real estate.

The Fund mainly invests directly in equities. The Fund may use derivative instruments in order to hedge against adverse market movements, to replace direct investments and to otherwise promote effective portfolio management.

The Fund's equity market exposure may vary between 75% and 100% of the Fund's value. The equity weighting typically varies between 90% and 100%.

The Fund diversifies its equity investments across various companies. The Fund typically invests in equities of about 30–50 companies but this number may vary depending on the portfolio

manager's view.

The investments underlying this fund do not take into account the EU criteria for environmentally sustainable economic activities. However, this fund integrates sustainability risks using the methods specified in the fund prospectus.

The Fund uses an absolute Value at Risk (VaR) analysis to monitor total risk. The Fund's VaR may not exceed 20 percent of the Fund's value. More information on VaR calculation can be found in OP Fund Management Company's fund prospectus.

Any income received from the investments of the fund is reinvested in the fund.

Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 7 years.

Shares in the mutual fund can be purchased, sold or changed Each Banking Day. If the execution order is received by 16:00:00, the order is executed to the value of the order date.

### Risk and Reward Profile



The synthetic risk and reward indicator (SRRRI) describes the risk of NAV fluctuation of units in the fund based on the actual fluctuation over the five preceding years. The indicator places the fund in category 6, which means that there is a high risk of NAV fluctuation associated with the fund unit. It should be noted that even the lowest risk category of 1 does not mean a risk-free investment. Historical data, such as those used in the calculation of the synthetic risk-reward indicator, do not necessarily give a

reliable view of the future, and therefore the risk category of the fund may also change.

Equity market risk, style risk and currency risk form the key risks associated with the NAV performance of the Fund.

Equity market risk may cause changes to the Fund's value because of general stock market developments or changes related to an individual company.

The Fund invests in companies of a certain style or size and thereby the value performance of investments may deviate considerably from the general equity market development.

The Fund may invest in non-euro-area markets involving currency risks. The investments' value in euros increases when a currency appreciates and, correspondingly, decreases when a currency depreciates.

## Charges for this Fund

Fees paid by investors are used to cover the fund's operating costs, such as marketing and distribution costs. These costs reduce the possible return on the investment.

### One-off charges taken before or after you invest

<b>Entry charge</b>	0.00%
<b>Exit charge</b>	0.00%

These are maximum fees that may be charged for the investment when units are subscribed for or redeemed.

### Charges taken from the fund over a year

<b>Ongoing charges</b>	0.95%
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### Charges taken from the fund under specific conditions

<b>Performance fee</b>	No performance fee is charged for this Fund.
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For OP's owner-customers, the subscription and redemption fee is 0.00%. For more detailed information on fees can be found out in the price list, and from the management company or its agents.

The ongoing charges figure is based on expenses for the half-year ending 30<sup>th</sup> June 2022. The figure may vary from year to year. It excludes: Performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in other funds. For more information about charges, please see section Price List of the Prospectus, which is available at [www.op.fi](http://www.op.fi).

## Past Performance

The fund's investment activities began on 1/1/2004 and the fund therefore does not have earlier performance history.

Historical returns are not a guarantee of future returns.

Subscription and redemption fees are not taken into account in the return. The management fee is taken into account (deducted) in the return.

The Fund was launched in 2004.

The currency in which the past performance has been calculated is euro.

The fund has no official benchmark index.

## Practical Information

The custodian of the Fund is OP Custody Ltd.

Further information on the fund is available at the website of the OP-Pohjola Group at [www.op.fi](http://www.op.fi) or the nearest co-operative bank, where you can have the prospectus, monthly report and annual report of the OP funds. The NAV of the fund units is also available at the branches of the OP-Pohjola Group, at [www.op.fi](http://www.op.fi) and the OP Telephone Service, tel. +358 (0) 100 0500. Finnish tax legislation may have an impact on the taxation of the investor. More information on this is available in the prospectus. OP Fund Management Company may be held liable solely on the basis of any statement contained in this KIID that is misleading, inaccurate or inconsistent with the relevant parts of the full prospectus. Additional information is available on the fee policy applied by OP Fund Management Company's fund prospectus at [www.op.fi/private-customers/savings-and-investments/funds/ops-fund-publications](http://www.op.fi/private-customers/savings-and-investments/funds/ops-fund-publications). On request, investors can receive a copy of the fund prospectus, free of charge.

This fund has three unit classes. This Key Investor Information Document describes the performance of the accumulation unit type (A) of the unit class targeted at institutional clients. No dividend will be distributed on the accumulation unit type but all income will be reinvested in the fund to increase the value.

The fund's minimum subscription is 100,000 EUR.

The rules of the fund were confirmed on 11/25/2021.

OP Fund Management Company was granted an authorisation in Finland, and it is regulated by FIN-FSA.

This key investor information document is accurate as of 9/7/2022.