

KEY INFORMATION DOCUMENT

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PURPOSE

This document provides key investor information on the investment product. It is not marketing material. This information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Pensum Norge, Unit class F

ISIN: SE0020847085

Fund company: FCG Fonder AB

Supervisory authority: Finansinspektionen

Publication date: 2025-04-11

Visit www.fcgfonder.se or call ++46 (0)8 19 18 13 for more information.

This Priip is authorized in Sweden and managed by FCG Fonder AB. FCG Fonder AB is authorized in Sweden and regulated by the Swedish Financial Supervisory Authority. Portfolio management is entrusted to Kåre Pettersen at Pensum Asset Management AS.

WHAT IS THIS PRODUCT?

Type: Mutual fund

Maturity: The fund has no maturity date. The fund company has the right to close the fund and redeem the units, see information in the information brochure.

OBJECTIVES

The fund is an actively managed equity fund that mainly invests in shares admitted to trading on Oslo Børs. The fund's objective is to generate a return that over time exceeds the return for the fund's benchmark index. The fund's benchmark index is the Oslo Børs Mutual Fund Index (NOK, converted to EUR). The funds of the fund may be invested in transferable securities, fund units (including ETFs), derivative instruments, money market instruments and in accounts with credit institutions. The fund may also include the liquid funds needed for the fund's management. At all times, the fund must be at least 90 percent invested in equity-related financial instruments that are admitted to trading on the Oslo Stock Exchange. The fund does not pay any dividends, but all income will be reinvested in the fund. Subscription and redemption of shares can normally be done every business day. The minimum first deposit in the unit class is 10 EUR, thereafter the unit class has no restrictions on subsequent subscriptions. The fund's return is determined by how the underlying assets in which the fund invests increase or decrease in value during the holding period.

INTENDED RETAIL INVESTOR

This fund may be suitable for savers who plan to keep their investment for at least 5 years and who understand that the money invested in the fund can both increase and decrease in value and that it is not certain that the entire deposited capital can be recovered. Investing in the fund does not require any special prior knowledge or experience of mutual funds or financial markets.

Depository: Skandinaviska Enskilda Banken AB (publ), with corporate registration number 502032-9081

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator



The summary risk indicator provides guidance on the level of risk of this product compared to other products. It shows how likely it is that the product will drop in value due to market developments. We have classified the product as 4 out of 7, i.e. a medium risk class. This means that the fund has a medium risk of ups and downs in the unit value. The indicator mainly reflects the ups and downs of the stocks in which the fund has invested. Risks that are not captured by the risk indicator: Counterparty risk - arises if a counterparty does not fulfill its obligations to the fund, for example, by not paying a fixed amount or not delivering securities as agreed. Operational risk - the risk of loss due to, for example, system failure, errors caused by the human factor or by external events. This product does not contain any protection against future market results. You may therefore lose all or part of your investment.

PERFORMANCE SCENARIOS

What you get from this product depends on future market results. Future market developments are uncertain and cannot be predicted accurately.

Recommended holding period: 5 years

Example of investment: 10,000 EUR

Scenarios		If you cash in after 1 year	If you cash in after 5 years (recommended holding period)
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress	What you might get back after costs	5,004 EUR	3,631 EUR
	Average return each year	-49,96 %	-18,3 %
Unfavorable	What you might get back after costs	7,134 EUR	9,606 EUR
	Average return each year	-28,7 %	-0,8 %
Moderate	What you might get back after costs	10,942 EUR	15,111 EUR
	Average return each year	9,4 %	8,6 %
Favorable	What you might get back after costs	17,290 EUR	23,406 EUR
	Average return each year	72,9 %	18,5 %

The figures include all costs for the product itself, but possibly not all costs that you pay to your advisor or distributor. The figures do not take into account your personal taxation situation, which can also affect how much you get back. The unfavorable, moderate and favorable scenarios show the worst, the average and the best result for the product over the past 10 years. The unit class started in 2025 and has no history. For the period before 2025, the return from the fund's benchmark index has been used to calculate performance scenarios. The unfavorable scenario occurred during the period 2020.02 – 2024.12, the moderate scenario occurred 2017.09 - 2022.09 and the favorable scenario occurred 2019.12 - 2024.12. Markets may develop completely different in the future. The stress scenario shows what you can get back in extreme market conditions.

WHAT HAPPENS IF FCG FONDER AB IS UNABLE TO PAY OUT?

By law, the fund's assets may not be held by the fund company. Instead, each fund must have a dedicated depositary to take care of the safekeeping of the fund's assets. In the event that the fund company should go bankrupt, the management of the fund will be taken over by the depositary. There is no other compensation or guarantee scheme for investors in the Fund.

WHAT ARE THE COSTS?

The person who advises you on or sells the product may charge other costs. If this is the case, the person in question should inform you of these costs and how they affect your investment. The same may apply if the fund is part of another product, e.g. mutual fund insurance.

COSTS OVER TIME

The tables show the amounts taken from your investment to cover different types of costs. The size of the amounts depends on how much you invest, how long you hold the product, and how your product performs. The amounts shown here are based on an example of investment amounts and different possible investment periods.

We have assumed the following:

- The first year, you get back the amount you invested (0% annual return). For 5 years, we have assumed that the product performs in accordance with what is shown in the neutral scenario.
- 10,000 EUR is invested.

	If you cash in after 1 year	If you cash in after 5 years
Total costs	106 EUR	777 EUR
Impact on return (RIY)*	1,09 %	1,09 % each year

* This illustrates how costs reduce your return every year during the holding period. For example, it shows that if you redeem at the recommended holding period, your average return per year is estimated to be 9,70 % before expenses and 8,61 % after expenses. As compensation for their services, the person who sells the product to you may receive part of the costs that you pay to us. You will receive information about the amount.

COMPOSITION OF COSTS

The amounts in EUR are based on an investment of 10,000 EUR.

One-off costs		If you cash in after 1 year
Entry costs	We do not charge a subscription fee, but the person selling the product to you may do so.	0 EUR
Exit costs	We do not charge a redemption fee, but the person selling the product to you may do so.	0 EUR
Ongoing costs		
Management fees and other administration or operating costs	0,75 % of the value of your investment per year. We only know the actual amount when the unit class has been active for a full year.	75 EUR
Transaction fees	0,08 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments in the product. The actual amount will vary depending on how much we buy and sell.	8 EUR
Incidental costs		
Performance-related fees	The performance-based fee constitutes 20% of the portion of the unit-class return that exceeds the fund's threshold, defined as OSFEX (NOK, converted to EUR). The fee may only be charged when the unit class exceeds its threshold as well as its previous highest historical level (the so-called "high watermark"). If the value development of the fund is negative, but still exceeds the threshold, a performance-based fee may be charged. The actual amount will vary depending on the outcome of your investment. The estimate of the aggregate costs is based on the fund's history and an estimate of the fund's return for a total period of five years.	26 EUR

HOW LONG SHOULD I KEEP THE INVESTMENT PRODUCT AND CAN I WITHDRAW MONEY EARLY?

Recommended holding period: 5 years

The fund has no minimum holding period, but since it invests in equities, it is suitable for a medium to long investment horizon. You should be prepared to save in the fund for at least 5 years. You normally have the option to sell your fund units on all business days without any additional fee.

HOW CAN I COMPLAIN?

If you wish to make a complaint about the fund, you can turn to the person who advised you about or sold the product to you.

You can also contact the fund company (fcgfonder.se/klagomal) or write to fondadmin@fcgfonder.se or FCG Fonder, 114 31 Stockholm.

OTHER RELEVANT INFORMATION

Full information about the fund can be found in the fund's information brochure, which is available on the fund company's website www.fcgfonder.se together with, among other things, the current version of this fact sheet, the fund's annual report and half-yearly report as well as information about costs for older periods.

Previous results:

Historical returns are available here: <https://fcgfonder.se/funds/pensum-norge/>

Previously published result scenarios are available here: <https://fcgfonder.se/funds/pensum-norge/>