

Outcome scenarios

What you get out of this product depends on future market performance. Future market development is uncertain and cannot be predicted with precision.

Recommended holding period: 3 years			
Investment example: SEK 100,000			
Scenarios		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress	What you can get back after the deduction of costs	SEK 88,390	SEK 92,210
	Average return per year	-11.61%	-2.67%
Negative	What you can get back after the deduction of costs	SEK 99,320	SEK 99,180
	Average return per year	-0.68%	-0.27%
Neutral	What you can get back after the deduction of costs	SEK 101,910	SEK 101,800
	Average return per year	1.91%	0.60%
Positive	What you can get back after the deduction of costs	SEK 104,520	SEK 114,220
	Average return per year	4.52%	4.53%

The figures include all the costs of the product itself but possibly not all of the costs payable to your adviser or distributor. The figures do not take into account your personal tax situation, which can also affect how much you get back. The negative, neutral, and positive scenarios show the worst, average, and best performance of the product over the past ten years. The negative scenario occurred during the period 2015.01 -2018.01, the neutral scenario occurred in 2017.07 - 2020.07 and the positive scenario occurred in 2018.12 - 2021.12. Markets may develop quite differently in the future. The stress scenario shows what you can get back under extreme market conditions.

WHAT HAPPENS IF THE FUND CANNOT MAKE ANY PAYOUTS?

By law, the fund's assets may not be held by the Fund Management Company. Instead, each fund must have a special depository that takes care of holding the fund's assets. In the event that the Fund Management Company goes bankrupt, the management of the fund is taken over by the depository. There is no 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 for other costs. If so, the person in question must inform you of these costs and how they affect your investment.

Costs over time

The tables show the amounts taken from your investment to cover different types of costs. The amount 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 investment amount and different possible investment periods.

We have assumed the following: The first year you get back the amount you invested (0% annual return). For three years, we have assumed that the product performs in accordance with the neutral scenario. SEK 100,000 is invested.

	If you redeem after 1 year	If you redeem after 3 years
Total costs	SEK 1,550	SEK 4,706
Annual cost impact*	1.55%	1.55%

(*) This illustrates how costs reduce your return each year during the holding period. For example, it shows that if you redeem after the recommended holding period, your average return per year is estimated to be 2.15% before costs and 0.60 % after costs. In recognition of their services, the person who sells the product to you may receive a portion of the costs that you pay to us. You will receive information about the amount.

Cost composition (the amounts in SEK are based on an investment of SEK 100,000)

One-off subscription or redemption costs		If you redeem after 1 year
Subscription costs	We do not charge a subscription fee.	SEK 0
Redemption costs	We do not charge a redemption fee.	SEK 0
Rolling costs		
Management fees and other administrative or operating costs	1.25% of the value of your investment per year. This is an estimate based on actual costs over the past year.	SEK 1,250
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the product's underlying investment. The actual amount will vary depending on how much you buy and sell.	SEK 10
Extra costs charged in special circumstances		
Performance-related fees	<p>The amount will vary depending on the performance of your investment. The estimate of the aggregated costs is the average for the last five years.</p> <p>Performance-based fee corresponding to 20% per year of the fund's return above the reference rate consisting of OMRX T-BILL +2% for these fees.</p> <p>If the fund's return is negative, but still exceeds comparison index, a performance-based fee may be charged.</p> <p>The fund applies a high watermark. This means if the share class one day have a return that is lower than the return threshold which is applied, and it later arises a excess return, i.e. a return that is higher than the return threshold, no performance-based compensation is paid until the previous day/days underperformance has been compensated.</p>	SEK 290

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

Recommended holding period: 3 years

The fund has no minimum holding period, but since it invests in corporate bonds with a lower credit rating (high yield), it is suitable for a medium-term investment horizon. You should be prepared to save in the fund for at least five years. You normally have the opportunity to sell your fund units on any banking day without any extra charge.

HOW CAN I COMPLAIN?

If you wish to lodge a complaint about the fund, you can contact the person who advised you on or sold the product to you. You can also contact the Fund Management Company www.aifmgroup.se by writing an email to info@aifm.se or by sending a letter to AIFM Group, Box 902, SE-392 33 Kalmar, Sweden.

OTHER RELEVANT INFORMATION

Complete information about the fund can be found in the fund's information brochure, which is available on the Fund Management Company's website (www.aifmgroup.se) together with a current version of this fact sheet and the fund's annual report and half-yearly report, as well as information on costs for previous periods.

Past performance: Returns for the last ten years are available at <https://aifmgroup.com/app/uploads/2024/03/Vinga-Coroprate-Bond-A-Tidigare-resultat.pdf>
 Historical outcome scenarios: Previously published outcome scenarios are available at <https://aifmgroup.com/app/uploads/2024/03/Vinga-Corporate-Bond-A-Historiska-scenarion.pdf>