

PURPOSE

This fact sheet provides you with basic facts about this investment product. It is not marketing material. The information is required by law to help you understand the product's features, risks, costs, and potential returns and to help you compare it to other products.

PRODUCT

Vinga Corporate Bond B SEK

ISIN: SE0013775343

AIFM Capital AB, subsidiary of AIFM Group AB.

www.aifmgroup.com, call +46 (0)480-36 36 66 for more information.

Finansinspektionen (the Swedish financial supervisory authority) is responsible for the supervision of AIFM Capital AB with regard to this fact sheet. This Priip product is authorised in Sweden and managed by AIFM Capital AB. Vinga Corporate Bond is authorised in Sweden and regulated by Finansinspektionen. This fact sheet was prepared on 25 March 2024.

WHAT IS THE PRODUCT?

Type: Mutual fund

Duration: The fund has no maturity date. The Fund Management Company has the right to close the fund and redeem the shares.

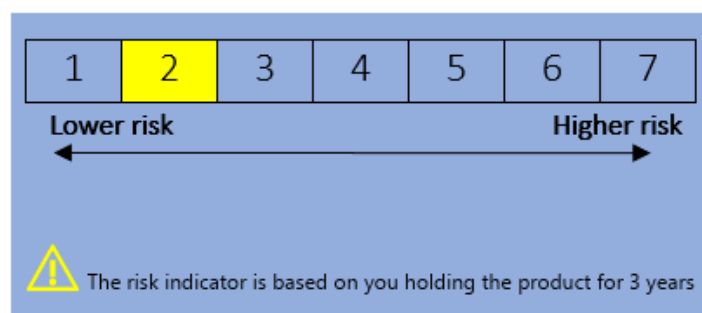
Objectives: The fund is an actively managed fixed-income fund with an emphasis on corporate bonds with a lower credit rating (high yield). The fund primarily trades in Nordic marketplaces. According to the fund's overall strategy, the fund invests at least 70 percent in corporate bonds. The fund may invest in transferable securities and money market instruments with both lower creditworthiness (high yield) and higher creditworthiness (investment grade) as well as in financial instruments without a credit rating. The fund's assets may be invested in transferable securities, money market instruments, derivative instruments, fund units and in an account with a credit institution. The fund's objective is to achieve good capital growth that, over a three-year period, exceeds the development of the fund's benchmark index, which is OMRX T-BILL plus 2 percent per year. The fund's return is determined by how the value of the holdings in which the fund invests increase or decrease during the holding period. The fund does not pay dividends. Fund units can normally be purchased or sold on all banking days. The currency of the share class is SEK.

Target group: This fund may be suitable for savers who plan to keep their investment for at least three years and who are aware that the money invested in the fund can both increase and decrease in value and that there is no certainty that the entirety of the capital invested can be recovered. No special prior knowledge or experience with mutual funds or financial markets is required in order to invest in the fund.

Other: The Depository: Swedbank AB (publ). The annual report, half-year report, information brochure, latest share values, and other practical information are available free of charge in Swedish at <https://aifmgroup.com/vinga-corporate-bond/>

WHAT ARE THE RISKS AND WHAT RETURNS CAN I ACHIEVE?

Risk indicator



The summative 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 decrease in value due to market developments. We have classified the product as level 2 out of 7, i.e. a low risk class. This means that the fund has a low risk of increases and falls in the share value. The indicator primarily reflects increases and falls in the shares the fund is invested in. Risks that are not captured by the risk indicator include: Credit risk is not fully reflected in the indicator. Credit risk means the risk of the creditworthiness of an issuer or counterparty deteriorating, which could affect the value of the security. The fund managers assess the creditworthiness of the investments on an ongoing basis. Liquidity risk, i.e. the risk that a security becomes difficult to value and cannot be traded without a major reduction in price or at substantial expense, may be higher in corporate bonds than in short-term fixed-income funds or equity funds. The corporate bond market has lower transparency and liquidity than the stock market, for example. Liquidity can vary due to changes in demand and supply. In the event of limited liquidity in the market, large withdrawals from the fund may mean that holdings need to be sold at unfavourable prices and, in exceptional cases, that withdrawals cannot be made immediately upon request. This places more stringent demands on cash management and the suitable composition of the fund's holdings. The risk is also managed through the Company's ability to limit the size of the fund. This product does not include any protection against future market performance. You may therefore lose all or part of your investment.

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 88,420 | SEK 92,230 |
| | Average return per year | -11.58 | -2.66% |
| Negative | What you can get back after the deduction of costs | SEK 99,880 | SEK 101,000 |
| | Average return per year | -0.12% | 0.33% |
| Neutral | What you can get back after the deduction of costs | SEK 102,480 | SEK 103,660 |
| | Average return per year | 2.48% | 1.21% |
| Positive | What you can get back after the deduction of costs | SEK 105,110 | SEK 115,970 |
| | Average return per year | 5.11% | 5.06% |

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 2015.11 -2018.11, 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 870 | SEK 2,674 |
| Annual cost impact* | 0.87% | 0.87% |

(*) 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 2.08% before costs and 1.21% 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 | 0.65% of the value of your investment per year. This is an estimate based on actual costs over the past year. | SEK 650 |
| 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 210 |

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-B-Tidigare-resultat.pdf>

Historical outcome scenarios: Previously published outcome scenarios are available at <https://aifmgroup.com/app/uploads/2024/03/Vinga-Coroprate-Bond-B-Tidigare-resultat.pdf>

