

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 in the fund.

WIP Nordic Equity UCITS

Class A (ISIN: FI4000414446)

This fund is managed by GRIT Fund Management Company Ltd, which is a subsidiary to GRIT Governance Ltd.

Objectives and Investment Policy

The fund is an actively managed equity fund. The aim of the fund is to achieve the highest possible capital appreciation by investing the fund's assets selectively in reasonably priced Nordic Equities. A significant portion of the Fund's assets is invested in companies in which a significant portion of the companies' revenue is derived from service and maintenance.

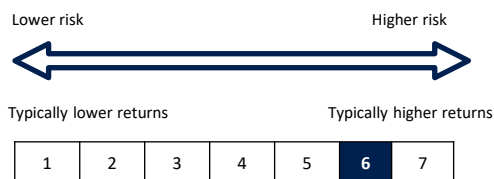
In the selection of investments, the emphasis is specifically placed on the fact that the company has a strong market position, a sustainable competitive edge and a well proven business model that generates stable cash flow and enables a sustainable financial growth.

At least two-thirds of the fund's assets are invested in equity. The fund's assets may also be invested in (other) equity-linked securities, bonds (including convertible bonds), money market instruments and deposits in credit institutions. The fund's investment activities may utilize standardized derivative contracts both to hedge the fund's investments and to seek returns as part of its investment strategy. The investment of the fund's assets is specified in more detail in the fund rules.

The fund units may be subscribed and redeemed on each Finnish banking day. The fund unit A is a growth unit, in which the return is reinvested in the fund, i.e. no separate return is paid out. The base currency of the fund is euro.

Recommendation: This fund may not be suitable for investors who intend to redeem their investment within five (5) years.

Risk and Reward Profile



The synthetic risk-return indicator describes the potential risk and return level of the fund investment. The risk measure reflects the historical volatility of the fund, i.e. the fluctuation in the value of the fund's units over the last five years.

Based on the investment strategy, the fund has been placed in category 6, which means that the risk of the fluctuations in the value of the fund units is higher than the average.

It may not be possible to make trustworthy predictions of the future based on historical data. The risk category may shift over time. Not even a fund placed in the lowest risk category (1) is completely risk free.

In addition, the following important risks have an impact the value of fund units, and they shall be taken into account, since they are not necessarily captured by the indicator:

Equity risk: A fund that invests in the equity market is always exposed to equity risk, which is a risk related to the general development of the equity market. Share prices may rise or fall due to the general economic situation or changes in the individual company. The value of the fund can fluctuate strongly in short and long term.

Interest rate risk: Fixed income investments are subject to interest rate risk, which is a risk related to the general development of market interest rates. As a rule, the value of a fixed income investment decreases as market interest rates rise and increases as market interest rates fall.

Currency risk: Investments in currencies other than the fund's base currency (euro) are subject to currency risk, which is the risk associated with changes in exchange rates. The value of the fund's assets is determined in the base currency of the fund, and changes in exchange rates affect the value of investments denominated in currencies other than the base currency.

Counterparty risk: The risk that a fund's counterparty on the securities market is unable to meet its agreed obligations. A counterparty risk may arise e.g. in connection with the clearing of securities or other financial instruments, if the counterparty does not act in accordance with the agreed terms.

The fund prospectus includes more information on the risk profile of the fund.

Charges

The fees paid by the investor are used for the operational costs of the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of the investment.

Charges related to subscription and redemption of fund units

Subscription fee	Maximum 1 %
Redemption fee	Maximum 1 %

Charges taken from the fund over a year

Ongoing charges (A units)	0.99%
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Charges taken from the fund under certain specific conditions

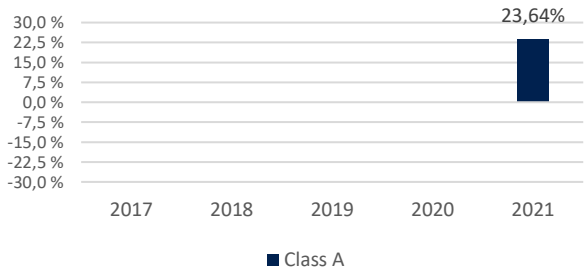
Performance fee (%)	15 % of the return exceeding the annual return of 6 % (in accordance with the High watermark principle). In 2021 a performance fee of 3.83% was charged.
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The **subscription and redemption fees** are shown as maximum figures. More detailed information on the current fees are set out in the fund prospectus.

The **ongoing charges** are presented as an estimate of the annual expenses. The amount of current expenses may vary from year to year and does not include subscription and redemption fees, trading costs paid by the fund or performance fees.

For more information about fees and charges, please see the fund prospectus, which is available from WIP Asset Management or upon request from the Fund Management Company.

Past performance



The calculation of the return takes into account all expenses of the fund, including management fees paid to the Fund Management Company. Therefore, the return presented reflects the return to the investor. The taxation of the investor and the subscription fee have been excluded. The calculation currency is euro.

The launch date of the fund was 1 September 2010. The A share series have been issued since 2 January 2020. Therefore, the share series have no previous performance for the previous five full years.

Past performance is not necessarily indicative of future results.

Practical information

Further information about the fund is set out in the fund prospectus, the fund rules, and the fund's semi-annual and annual reports. They are available free of charge from WIP Asset Management or upon request from the Fund Management Company in Finnish. Information about the applied Remuneration policy that is required by law is available from the Fund Management Company. The prospectus will be provided to the investor in writing and free of charge upon request.

Publication of fund value

The value of the fund units is calculated and published daily. Up-to-date and historical values of the fund units are available from WIP Asset Management Ltd or upon request from the Fund Management Company.

Fund rules

The current fund rules have entered into force on 7.7.2021

Taxation

The tax legislation in Finland or in the home state of the investor may have an impact on the personal taxation of the investor.

Portfolio manager

WIP Asset Management Ltd.

Custodian

Skandinaviska Enskilda Banken AB (publ), Helsinki branch

License

GRIT Fund Management Company Ltd has been granted an authorization to operate in Finland. This fund and the Fund Management Company are both supervised by the Finnish Financial Supervisory Authority.

The Finnish Financial Supervisory Authority

Snellmaninkatu 6, P.O. Box 103

FI-00101 Helsinki, Finland

GRIT Fund Management Company Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

This key investor information is accurate as at 28.4.2022.

GRIT Fund Management Company Ltd

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WIP Asset Management Ltd

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Subscriptions and redemptions:

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fundadmin@gritfundservices.fi

Bank account of the fund:

IBAN: FI37 1318 3000 1079 03

BIC: NDEAFIHH