

This product does not include any protection from future market performance so you could lose some or all of your investment.

Key Information Document



Performance scenarios

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios shows the worst, average, and best performance of the product and the chosen proxy during the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment and the proxy between 2022-2025.

Moderate scenario: This type of scenario occurred for an investment and the proxy between 2017-2022.

Favorable scenario: This type of scenario occurred for an investment and the proxy between 2020-2025.

Recommended holding period: 5 years

Example Investment: 10 000 euro

Scenarios	If you exit after 1 year		If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2 530 EUR	3 750 EUR
	Average return each year	-74,7 %	-17,8 %
Unfavourable	What you might get back after costs	7 520 EUR	9 390 EUR
	Average return each year	-24,8 %	-1,2 %
Moderate	What you might get back after costs	10 620 EUR	13 930 EUR
	Average return each year	6,2 %	6,9 %
Favourable	What you might get back after costs	14 490 EUR	17 930 EUR
	Average return each year	44,9 %	12,4 %

What happens if GRIT Fund Management Company Ltd is unable to pay out?

By law, the Fund's assets may not be held in custody by the AIFM. Instead, each fund must have a separate depositary that handles the safekeeping of the Fund's assets. In the event of the bankruptcy of the AIFM, the management of the Fund is taken over by the depositary, which for this Fund is Skandinaviska Enskilda Banken AB (publ), Helsinki branch. There is no compensation or guarantee scheme for investors in the Fund.

What are the costs?

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the recommended holding period we have assumed the product performs as shown in the moderate performance scenario above.
- EUR 10 000 is invested

	If you exit after 1 year	If you exit after 5 years
Total costs	180 EUR	2 014 EUR
Annual cost impact*	1,8 %	2,9 % each year

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9,8 % before costs and 6,9 % after costs.

Key Information Document



Composition of Costs based on an investment of EUR 10 000

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee.	0 EUR
Ongoing costs		
Management fees and other administrative or operating costs	1,2 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	124 EUR
Transaction costs	0,6 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	56 EUR
Incidental costs taken under specific conditions		
Performance fees	1,1 % on average of the value of your investment per year. The performance fee is 15 % of the value exceeding an annual Hurdle rate of 6 % and the latest High Watermark level. The prospectus contains a detailed description of the calculation method used. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years for the Fund and the chosen benchmark.	113 EUR

Different costs may apply depending on the fund unit class applicable.

How long should I hold it and can I take my money out early?

Recommended holding period: 5 years

The Fund has no required minimum holding period but, since it invests in equities, it is suitable for a medium-long to long investment horizon. You should be prepared to hold your investment in the Fund for at least five (5) years. You normally have the option to sell your fund units on the last Finnish Banking day of each week.

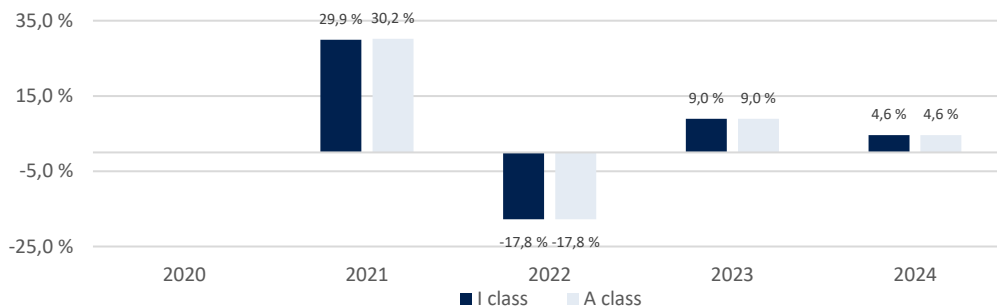
How can I complain?

The AIFM has established a Complaints Management Policy, which is available free of charge from the AIFM. If you wish to make a complaint about the product, you can contact the person who advised you or sold you the product. You can also contact the AIFM by writing to info@gritfundservices.fi or post your complaint to: GRIT Fund Management Company Ltd, Pitkäkätu 34 C, FI-65100 Vaasa, Finland

Other relevant information

Past performance

This chart shows the Fund's performance as the percentage of loss or gain per year for the past 5 years. The launch date of the Fund was 1 October 2020.



Historical performance scenarios

The Fund's previous historical performance scenarios are available from the AIFM.

Information documents

Additional legally required information about the Fund is disclosed in the fund rules and its prospectus, which are available from the Portfolio Manager or the AIFM, together with the current version of this key information document and the Fund's latest annual report.

Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the Fund has been managed in the past.

Performance is calculated based on the net asset value of the Fund.