

# KEY INVESTOR INFORMATION

This document provides investors 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 risks of investing in the fund. You are advised to read it so you can make an informed decision about whether or not to invest.

Catella Balanserad  
ISIN-kod: SE0001396110

Catella Fondförvaltning AB, org. nr. 556533-6210

## OBJECTIVES AND INVESTMENT STRATEGY

The fund is an actively managed 'fund-of-funds' that invest in sustainable oriented ETFs, equity indices, equity -, fixed income-, and hedgefunds. The fund may also, in order to achieve its objective, invest in other financial instruments such as bonds and money market instruments. The fund invests in both Catella's own funds and other selected funds. At least 50 percent of the net asset value of the fund is invested in fund units, which refers among else to units in ETFs (Exchange Traded Funds) and special funds and corresponding fund managers and Exchange Traded Funds (ETFs).

The fund excludes certain investments based on sustainability criteria set by the manager. The fund does not invest at all in companies, or in funds, that invest in companies that violate any of UN Global Compacts 10 principles, read more about the principles for sustainability on [www.catella.com/funds](http://www.catella.com/funds).

The fund is permitted to use derivatives to improve management efficiency and reduce management risk and expenses. To hedge currency risks from international investments, the fund may invest in FX derivatives.

The fund is active managed and aims to provide a return that exceeds its composite benchmark index, (from 2019-01-01), 15 percent Six Return Index (SIXRX), 35 percent MSCI AC World, 25 percent OMRX TBill and 25 percent OMRX TBond. To create a higher return than the benchmark the fund's allocation between different markets can vary slightly over time, see the fund's annual report or information brochure for the fund's actual deviation from the benchmark over time.

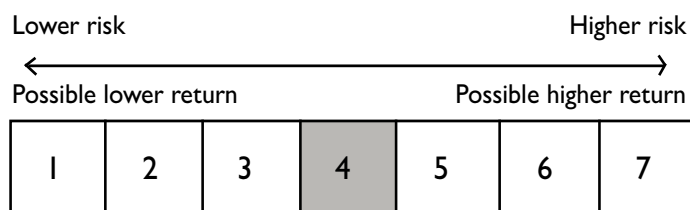
The Fund is a specialfund and can, among other things, have a concentrated portfolio with a small number of underlying funds if deemed beneficial.

Effective 2013, the Fund does not pay dividends.

The Fund is normally open for the purchase and sale of fund units on all banking days.

Recommendation: The Fund may be unsuitable for investors who plan to cash out their investment within four years.

## RISK AND REWARD PROFILE



The risk and reward indicator illustrates the link between risk and potential returns from an investment in the fund. The indicator is based on how the value of the fund has changed over the past five years.

This Fund belongs to Category 4, which entails medium risk of rises and falls in net asset value. Category 1 does not imply that the Fund is risk-free.

Over time, the fund's risk indicator may change both upwards and downwards. This is because the indicator is based on historical data, which is not a guarantee of future risk/reward.

The Fund invests in funds which in turn invest in the equity and fixed-income markets. The equity market is generally characterised by high risk and the fixed-income market by

low risk. Accordingly, the Fund has a somewhat lower risk than a dedicated equity fund but higher risk than a fixed-income fund.

The indicator primarily reflects the upturns and downturns in the value of the Fund's investments and movements in exchange rates for the foreign currencies in which securities are traded.

The indicator illustrates the key risks in the fund, but does not take into account the following:

*Credit risk* – the fund invests in interest bearing instruments, for example bonds. If an issuer of such an instrument suspend payments of interest or the nominal amount, the fund can suffer losses. The credit risk in the fund is also affected if the market re-evaluate the issuers' credit rating.

*Operational risk* – the fund may suffer losses due to inadequate or failed procedures, human error, systems failure or external events.

*Liquidity risk* - the fund has illiquid positions which could be difficult to sell to a limited cost in a reasonable time. In case of large redemptions in the fund such positions may need to be sold to a lower price and cause losses in the fund.

## FEES AND CHARGES

### One-time fees charged before or after you invest

<b>Entry charge:</b>	None
<b>Exit charge:</b>	None

The fees and charges above are the maximum that can be deducted from your money before it is invested and when your investment in the fund is paid out.

### Annual management fee in funds invested in.

<b>Annual fee:</b>	1.92 %
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### Charges taken from the fund under certain specific conditions.

<b>Performance fee:</b>	None
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### Fees charged to the Fund under particular circumstances

<b>Management fee:</b>	Maximum 1.75 percent*
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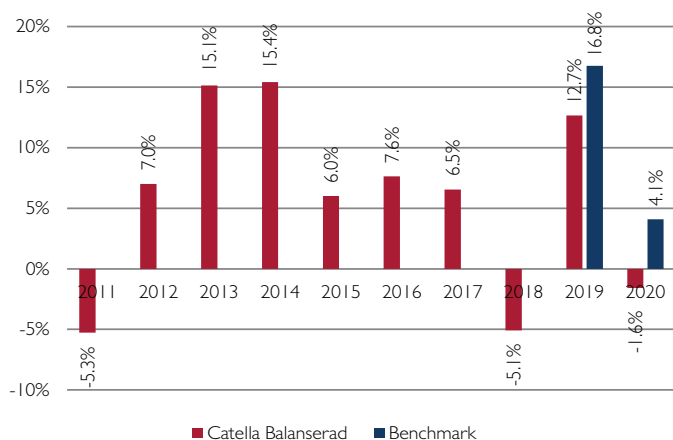
The charges are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the fund's potential returns. The ongoing charge and performance fee relates to the previous calendar year. This may vary slightly from year to year.

You may obtain information about current fees and charges from your sales agent.

When units are held in funds managed by Catella Fondförvaltning AB, the fund is fully compensated for fixed ongoing charges in underlying funds and, if applicable, also the performance fee in the underlying fund.

\* the maximum performance fee in funds invested in is 20 percent of excess return

## PAST PERFORMANCE



The Fund's performance (return) is calculated after deducting the annual fee. No adjustments have been made for any entry and exit charges. The value for all years is calculated in SEK (Swedish kronor) and with dividends reinvested in the fund.

Past performance is not a guarantee of future performance.

The Fund was started on 2 May 2005.

## PRACTICAL INFORMATION

Further information about Catella Balanserad is provided in the prospectus, fund rules, annual reports and half-yearly reports. These documents are available in Swedish free of charge on our website or may be requested by phone on the number provided below. A summary of the AIF Manager's remuneration policy is available, free of charge, on the website [catella.com/funds](http://catella.com/funds) or by request at the number below.

**Hemsida:** [catella.com/funds](http://catella.com/funds)  
**Phonenumber:** +46 8 614 25 00  
**Depository:** Skandinaviska Enskilda Banken(publ)  
**Net Asset Value:** The net asset value per unit is calculated monthly and is published on our website, in leading daily newspapers and on Text TV.

**Legal status of the fund:** Please refer to the fund rules for information about the legal status of the Fund.

**Tax:** Tax legislation applied in the fund's country of authorisation may have impact on your personal tax situation.

For details of the minimum investment and monthly deposits please refer to our website [catella.com/funds](http://catella.com/funds)

Catella Fondförvaltning AB may be held liable solely on the basis of any statement in this Key Investor Information Document that is misleading, inaccurate or inconsistent with the relevant parts of the fund prospectus.

**Authorisation:** This fund is authorised in Sweden and regulated by Finansinspektionen.

**Publication:** This Key Investor Information Document accurate as at the 18th of February 2021.