

INVESTMENT OBJECTS THAT CAN BE LINKED TO MANDATUM PRODUCTS

Wealth Management Contract, Pro Investment Insurance

As of 7 March 2024

MANDATUM INVESTMENT OBJECTS

Allocation Investment Baskets

Mandatum Allocation Fixed Income
Mandatum Allocation 25
Mandatum Allocation 50
Mandatum Allocation 80
Mandatum Allocation Equity+

Fixed Income Investments

Mandatum AM Fixed Income Portfolio
Mandatum AM Money Abs
Mandatum Life Nordic High Yield Total Return Fund

Equity Investments

Mandatum AM European Small & Mid Cap
Mandatum AM Global Sustainable Equity
Mandatum Nordic Equity

Index Investments

Mandatum Emerging Markets Index
Mandatum Gold Index
Mandatum Global Climate Index
Mandatum Finland Index
Mandatum USA Index

Other Investments

Mandatum AM Managed Futures

Other wealth management solution

Full-Mandate Wealth Management enables the management of assets according to the selected strategy. The Allocation Investment Baskets offers a proactive service that complies with the agreed-on strategy to investors who do not have time to stay up to date with market developments, at a lower cost than mandate wealth management. In addition, the open architecture provides investors with access to the funds of our select partners. Moreover, it is possible, on a case-by-case basis, to invest in all the investment products approved by Mandatum and the Finnish Act on Insurance Companies, for example, in the form of bonds, equities and derivatives.

Full-Mandate Wealth Management is targeted at investors whose investment assets exceed EUR 250,000. The assets are managed actively in accordance with Mandatum's current market outlook, following a pre-selected strategy. There are five strategies to choose from:

- 1) The fixed income mandate invests in bonds, money market instruments, deposits, derivatives and units issued by collective investment undertakings. The strategy does not invest in equities.
- 2) Mandate 25 with an average equity weight of 25%, with a variation range of 0–40%.
- 3) Mandate 50 with an average equity weight of 50%, with a variation range of 30–70%.
- 4) Mandate 80 with an average equity weight of 80%, with a variation range of 50–100%.
- 5) Equity mandate with an average equity weight of 98%, with a variation range of 85–100%.

In addition to equities, full-mandate assets include fixed income investments, alternative investments and money market investments globally. In addition to direct investments, the assets can be invested in select funds and similar investment products, in addition to which the holdings are hedged with derivatives as needed.

In the Allocation Investment Baskets, the assets are managed actively in accordance with Mandatum's current market outlook, following a pre-selected strategy, which takes into account the investor's personal return targets and risk profile.

There are five strategies to choose from:

- 1) Fixed income, where the weight of investments other than fixed income investments is less than 5% on average, with a variation range of 0–10%.
- 2) 25, where the weight of investments other than fixed income investments is less than 25% on average, with a variation range of 0–40%.
- 3) 50, where the weight of investments other than fixed income investments is less than 50% on average, with a variation range of 30–70%.
- 4) 80, where the weight of investments other than fixed income investments is less than 80% on average, with a variation range of 50–100%.
- 5) Equity, where the weight of investments other than fixed income investments is 100% on average, with a variation range of 85–125%.

In addition to equities, the Allocation Investment Baskets include fixed income investments, alternative investments and money market investments globally.

The performance of unit-linked insurance policies is dependent on the performance of the investments selected by the policyholder. The value of the investment objects may rise or fall. The customer is aware that the past performance of investments is no guarantee of their future performance. The customer independently decides on the selection of investment objects in accordance with his/her own investment objectives. The customer is solely responsible for his/her investment decisions, the financial outcome of the investment activities and also bears the risk of a possible depreciation in the value of the insurance policy and the possible loss of capital. The customer is solely responsible for the taxation consequences of the insurance policy, and for the possible effects this insurance policy may have on the customer's other contractual relations and rights or obligations.

Information on investment objects and related matters is supplied for information purposes only, and cannot be construed as a recommendation to subscribe for, hold or exchange certain investment objects, or to carry out any other actions affecting the value of the insurance. The information and calculations concerning the returns, fees and expenses for investment objects do not take into account the expenses for the insurance.

Mandatum may change the investments that can be linked with an insurance policy, or the wealth managers that manage the investments during the validity of the insurance policy. Customers must carefully familiarise themselves with the terms and conditions and brochures relating to the insurance and investments before taking out or changing an insurance policy or selecting or changing investments.