

INVESTMENT OBJECTS THAT CAN BE LINKED TO MANDATUM LIFE PRODUCTS

Wealth Management Contract, Pro Investment Insurance

As of 8 April 2019

MANDATUM LIFE INVESTMENT OBJECTS**Allocation Investment Baskets**

ML Allocation Fixed Income
ML Allocation 25
ML Allocation 50
ML Allocation 80
ML Allocation Equity

Fixed Income Investment Baskets

ML Fixed Income Portfolio Abs
ML Nordic High Yield Total Return Fund A EUR
ML Money Abs
ML Money Portfolio

Equity Investment Baskets

ML Europe Equity
ML European Small & Mid Cap
ML Global Brands
ML Emerging Markets Equity
ML Nordic Equity
ML Future Quality Equity
ML Slim Tail World Equity

Index Investment Baskets

ML Australia Index
ML Brazil Index
ML Frontier Markets Index
ML Indonesia Index
ML India Index
ML United Kingdom Index
ML Japan Index
ML Emerging Markets Bond Index
ML China Index
ML Gold Index
ML Latin America Index
ML Finland Index
ML Future Climate
ML USA Index
ML Russia Index

Other wealth management solution

Full-Mandate Wealth Management enables the management of assets according to the selected strategy. The Portfolio Management Service 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. Structural investments can be used to invest in current instruments in different return and risk classes. 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 Life 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 Life'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 Life'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 Life 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.