

INVESTMENT OBJECTS THAT CAN BE LINKED TO MANDATUM PRODUCTS

Investment Insurance, Savings Contract 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 Nordic High Yield Total Return Fund A EUR

Equity Investments

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

Index Investment baskets

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

Other Investment baskets

Mandatum AM Managed Futures

DANSKE INVEST FUNDS

Solution Funds

Danske Invest Compass 25 G Danske Invest Compass 50 G Danske Invest Compass 75 G

Short Term Bond Funds

Danske Invest Liquidity G

Bond Funds

Danske Invest Emerging Markets Debt G

Basic Equity Funds

Danske Invest Japanese Equity G



Emerging Equity Market Funds

Danske Invest China G
Danske Invest India G
Danske Invest Eastern Europe Convergence G
Danske Invest Emerging Markets Sustainable Future G

Style and Theme Equity Funds

Danske Invest Technology Index Fund G

Additionally, with-profit savings can be selected.

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.