

INVESTMENT OBJECTS THAT CAN BE LINKED TO MANDATUM PRODUCTS

Investment Insurance (997) As of 30 September 2021

MANDATUM INVESTMENT OBJECTS

Allocation Investment baskets

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

Additionally, the **Annual Interest Basket**, the return of which consists of the annual interest confirmed by Mandatum in advance for a fixed period of time and possible client bonuses.

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.