

currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product or a suitable benchmark over the last 10 year(s). Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: this type of scenario occurred for an investment in the product or a suitable benchmark between 30 December 2021 and 30 January 2026.

Moderate: this type of scenario occurred for an investment in the product or a suitable benchmark between 30 September 2019 and 30 September 2024.

Favourable: this type of scenario occurred for an investment in the product or a suitable benchmark between 30 November 2016 and 30 November 2021.

Recommended holding period		5 years	
Example Investment		10,000 EUR	
Scenarios		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	3,329 EUR -66.7%	2,072 EUR -27.0%
Unfavourable	What you might get back after costs Average return each year	6,139 EUR -38.6%	7,534 EUR -5.5%
Moderate	What you might get back after costs Average return each year	11,082 EUR 10.8%	16,326 EUR 10.3%
Favourable	What you might get back after costs Average return each year	17,796 EUR 78.0%	29,983 EUR 24.6%

What happens if SEB Funds AB is unable to pay out?

According to law, the fund's assets may not be stored by the management company. Instead, each fund must have a specific depository that takes care of the safekeeping of the fund's assets. In the unlikely event that the management company goes bankrupt, the management of the fund is taken over by the depository. There is no arranged compensation or guarantee scheme for investors in the fund.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. If the fund is included as part of another product, e.g. unit linked insurance, there may be other costs for that product.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the product's recommended holding period we have assumed the product performs as shown in the moderate scenario.
- 10,000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total costs	219 EUR	1,596 EUR
Annual cost impact*	2.2%	2.5%

(* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 12.8% before costs and 10.3% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee, but the person selling you the product may do so.	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.36% of the value of your investment per year. This is an estimate based on actual costs over the last year.	136 EUR
Transaction costs	0.07% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	7 EUR
Incidental costs taken under specific conditions		
Performance fees	Calculation: 20% of the returns above the return of VINX Small Cap NI. The performance fee is calculated daily. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation includes the average over the last 5 years.	76 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 5 year(s)

The fund has no requirement for a minimum holding period, but since it invests in equities, it is suitable for a medium to long-term investment horizon. You should be prepared to hold your investment in the fund for at least 5 year(s). You normally have the opportunity to sell your fund units every bank business day in Luxembourg except December 24 and 31 without any extra fee.

How can I complain?

If you want to make a complaint about the fund, the management company or the person who has given you advice on or sold the fund to you, you can do so via <https://sebgrouplu/private/if-you-are-not-satisfied> or alternatively via post to SEB [Kundrelationer bankärenden, 106 40 Stockholm].

Other relevant information

You can find more information in the fund's prospectus, which is available on the management company's website, www.sebgrouplu.com/funds. There you will also find a current version of this KID, the fund's annual report and semi-annual report, as well as information on the costs for previous periods.

The previously published result scenarios can be found here: https://seb.se/pow/fmk/KIID/LU/en/LU0385664312_en_02.pdf.

You can download the past performance over the last 10 years from our website at https://seb.se/pow/fmk/KIID/LU/en/LU0385664312_en_01.pdf.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated and the identity of the persons responsible for awarding them, are available at <https://sebgrouplu/policies>, and a paper copy can be obtained free of charge upon request at the Management Company's registered office.