

Derivatives risk, Emerging and frontier markets risk, Prepayment and extension risk, Hedging risk, Credit risk.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

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 and a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: EUR 10 000

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	-	-
Stress	What you might get back after costs	EUR 5 370	EUR 4 750
	Average return each year	-46.30%	-13.83%
Unfavourable	What you might get back after costs	EUR 8 670	EUR 8 270
	Average return each year	-13.29%	-3.73%
Moderate	What you might get back after costs	EUR 10 190	EUR 12 300
	Average return each year	1.86%	4.22%
Favourable	What you might get back after costs	EUR 11 740	EUR 15 080
	Average return each year	17.36%	8.57%

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.

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

Unfavourable scenario: This type of scenario occurred for an investment between 2021 - 2025.

Moderate scenario: This type of scenario occurred for an investment between 2018 - 2023.

Favourable scenario: This type of scenario occurred for an investment between 2016 - 2021.

What happens if Nordea Investment Funds S.A. is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary. In the event of our insolvency, the fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the insolvency of the depositary, or someone acting on its behalf, the fund may suffer a financial loss. This loss will not be covered by any investor compensation or a guarantee scheme. However, this risk is mitigated to a certain extent by the fact that the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations).

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.

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 other holding periods, we have assumed the product performs as shown in the moderate scenario.

EUR 10 000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	EUR 307	EUR 1 920
Annual cost impact (*)	3.1%	3.1% each year

(*) 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 7.3 % before costs and 4.2 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	In the fund's prospectus a maximum fee of 5.00% is stated. This fee is not charged by the Management Company but this is the maximum the person selling you the product may charge.	Up to EUR 500
Exit costs	We do not charge an exit fee.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.30% of the value of your investment per year. This is an estimate based on actual costs over the last year, or on expected costs (new share class).	EUR 230
Transaction costs	0.77% 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.	EUR 77

Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	EUR 0

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

Recommended holding period: 5 years

This product has no required minimum holding period but is designed for long-term investment; you should be prepared to stay invested for at least 5 years. Redemption requests received by the Transfer Agent before 15h30 CET on any valuation day will be processed that day.

The share price will be the net asset value calculated for the day on which the transaction request is processed. Redemption requests received after the cut-off will be processed on the next applicable valuation day.

More information regarding the redemption and valuation processes is available in the fund's prospectus and accessible via www.nordea.lu. The Management Company may apply liquidity management tools ("LMTs") that could affect your ability to redeem your investment, the timing of your redemption, or the amount you pay for subscription or receive for redemption. These tools may include suspension of subscriptions, repurchases and redemptions, redemption gate, swing pricing and redemption in kind. The selection of applicable tools, their conditions of use and maximum level are detailed in the fund's prospectus.

How can I complain?

Complaints about the product can be submitted in writing :

By filling the form available on Nordea.lu

or by post to: Nordea Investment Funds S.A., Attention: Compliance Officer, 562 rue de Neudorf, L-2220 Luxembourg Grand Duchy of Luxembourg.

Other relevant information

Daily shares prices are available on www.nordea.lu. Information on past performance over the past 9 years and previous performance scenarios of the share class is available at:

- https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_Nordea_LU0994675840_en.pdf.

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Past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.