

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name: PARETO NORDIC CORPORATE BOND (the "Sub-Fund"), a sub-fund of PARETO SICAV (the "Fund")
ISIN: LU1608101579
Class: A Shares (the "Class")
Product manufacturer: FundPartner Solutions (Europe) S.A. (the "Management Company"), part of Pictet Group.
Website: <https://www.pictet.com/asset-services/fund-library/>

Call +352 467171-1 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising FundPartner Solutions (Europe) S.A. in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg.

FundPartner Solutions (Europe) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This key information document is accurate as at 6th July 2026.

What is this product?

TYPE OF PRODUCT

Investment Company (SICAV), Luxembourg

TERM

This Sub-Fund has no maturity date. However, the board of directors may decide to close the Sub-Fund under certain circumstances.

OBJECTIVES

The Sub-Fund aims to achieve the best possible return, relative to the risk taken by the Sub-Fund.

The Sub-Fund invests in fixed income and fixed income related securities issued by corporations, agencies, governments and municipalities. The debt securities may include subordinated, hybrids and convertible bonds. Investments are expected to give the Sub-Fund a higher risk and return than traditional securities due to a higher credit risk. The sub-fund primarily invests in securities issued by companies domiciled or with a presence in the Nordic region. The average interest rate duration of the Sub-Fund's portfolio shall be between 0 and 4 years.

The Sub-Fund may not invest more than 10% of its assets in other investment funds.

The Sub-Fund qualifies as an Article 8 financial product under SFDR since its investment policy contains broad environmental social, and governance consideration. More information on how the Investment Manager implement ESG issues in its investment analysis and decision-making process can be found at its website <https://www.paretoam.com>.

The Sub-fund invests in derivatives to achieve its investment objective or to reduce risks.

Benchmark: The portfolio is actively managed on a discretionary basis without reference to a benchmark.

Dividend income: This class is a capitalisation class meaning that income is reinvested.

The reference currency of the Sub-Fund is expressed in NOK. The currency of the share class is expressed in EUR. For this share class, the foreign-exchange risk of the share currency is systematically hedged against the sub-fund's reference currency.

INTENDED RETAIL INVESTOR

This product may be appropriate for all investors who want to assume credit and interest free risks, seek capital appreciation and are willing to take on the increased risk associated with the investment. This product may not be appropriate for investors who plan to withdraw their money within 3 years.

OTHER INFORMATION

Depository: Bank Pictet & Cie (Europe) AG, succursale de Luxembourg (the "Depository").

Segregation: The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

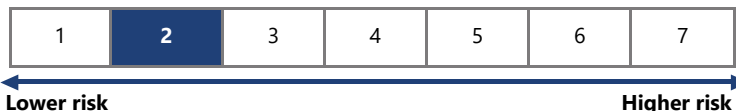
Conversion right: The investor has the right to convert his investment in shares in one sub-fund for shares in the same sub-fund or in another sub-fund. The investor can obtain information about how to convert in the prospectus of the fund.

Additional Information: Additional information about the fund, copies of its prospectus, the latest annual and semi-annual report and the latest prices of shares may be obtained free of charge from the management company or on www.fundsquare.net. The prospectus and the periodic reports are prepared for the entire fund and are available in English. The management company may inform you about other languages in which these documents are available.

This sub-fund was launched in 2013.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 3 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. The essential risks of the investment fund lie in the possibility of depreciation of the securities in which the fund is invested.

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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period (RHP): Example investment		3 years EUR 10,000		
		If you exit after 1 year	If you exit after 3 years	
Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario	What you might get back after costs Average return each year	EUR 8,580 -14.2%	EUR 9,050 -3.3%	
Unfavourable scenario	What you might get back after costs Average return each year	EUR 8,580 -14.2%	EUR 9,050 -3.3%	This type of scenario occurred for an investment between March 2017 and March 2020.
Moderate scenario	What you might get back after costs Average return each year	EUR 10,490 4.9%	EUR 11,140 3.7%	This type of scenario occurred for an investment between May 2021 and May 2024.
Favourable scenario	What you might get back after costs Average return each year	EUR 12,290 22.9%	EUR 12,550 7.9%	This type of scenario occurred for an investment between March 2020 and March 2023.

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

What happens if FundPartner Solutions (Europe) S.A. is unable to pay out?

The Management Company is not making any payment to you in relation to the Sub-Fund and you would still be paid in case of a default from the Management Company.

The Sub-Fund's assets are held with a separate company, the Depositary, so the Sub-Fund's ability to pay out would not be affected by the insolvency of the Management Company. However, in the event of the Depositary's insolvency, or its delegates, the Sub-Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Sub-Fund. The Depositary will also be liable to the Sub-Fund or its investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfill its obligations (subject to certain limitations).

If the Sub-Fund is terminated or wound up, the assets will be liquidated and you will receive an appropriate share of any proceeds but you may lose part or all of your investment.

There is no compensation or guarantee scheme protecting you from a default of the Depositary.

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

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Other risks materially relevant to the PRIIP not included in the summary risk indicator: Credit risk, Liquidity risk, Currency risk, Counterparty risk, Operational risk, Derivative risk.

This product does not include any protection from future market performance, so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Investment of EUR 10,000	If you exit after 1 year	If you exit after 3 years
Total costs	EUR 127	EUR 410
Annual cost impact (*)	1.3%	1.3% 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 5.0% before costs and 3.7% after costs.

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 for this Class. The person selling you this product may charge up to 0.50%.	Up to EUR 50
Exit costs	We do not charge an exit fee for this Class. The person selling you this product may charge up to 0.50%.	Up to EUR 50
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.11% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 111
Transaction costs	0.16% 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 16
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

The conversion of part or all of the shares is free of charge.

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

Recommended holding period (RHP): 3 years.

The RHP was chosen to allow sufficient time for this product to reach its objectives and avoiding short term market fluctuations.

You should be prepared to stay invested for 3 years. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer. Redemptions are possible on each full bank business day in Luxembourg. In exceptional circumstances, your right to request the redemption of your investment may be limited or suspended.

How can I complain?

In the event a natural or legal person wishes to file a complaint with the Fund in order to recognize a right or to redress a harm, the complainant should address a written request that contains description of the issue and the details at the origin of the complaint, either by email or by post, in an official language of their home country to the following address:

FundPartner Solutions (Europe) S.A.,
15 Avenue J.F. Kennedy,
L-1855 Luxembourg
pfcs.lux@pictet.com

<https://www.pictet.com/ch/en/legal-documents-and-notes/key-information-document-complaint-procedure>

Other relevant information

More detailed information on the Fund, such as the prospectus, the articles of incorporation, the latest annual and semi-annual report as well as the latest NAVs per share, can be obtained free of charge, in English from the Administrative Agent, the distributors, the Fund or online at www.fundsquare.net.

The past performance over the last 8 years and the previous performance scenarios are available on the link https://download.alphaomega.lu/perfscenario_LU1608101579_LU_en.pdf