

Lysa Fonder AB

Prospectus 2025

Lysa Global Equity Broad
Lysa Emerging Markets Equity Broad
Lysa Global Small Cap Equity Broad
Lysa Global Fixed income

Funds managed by Lysa Fonder AB

Broad

Lysa Global Equity Broad
Lysa Emerging Markets Equity Broad
Lysa Global Small Cap Equity Broad
Lysa Sweden Equity Broad

Lysa Räntor
Lysa Global Fixed income

Sustainable characteristics

Lysa Global Equity Focus
Lysa Sweden Equity Focus

Lysa SEK Fixed Income Focus

Other

Lysa Räntor Kort

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General information

This prospectus has been established in accordance with the Swedish Investment Funds Act (2004:46), (Swe: lagen om värdepappersfonder, hereinafter referred to as the "LVF"), and the Swedish Financial Supervisory Authority's Regulations regarding Swedish UCITS (FFFS 2013:9). All documents can be found at <https://lysafonder.se/en>.

Investing in funds always entails a risk because fund units may both increase and decrease in value. There is therefore no guarantee that you will recoup the capital you have invested. Please note that the historical performance of a fund is not a guarantee of future returns. This prospectus does not provide any recommendations on investments in funds but rather aims to provide you, as a potential investor, with sufficient information to form your own opinion of a fund's opportunities and risks. A decision to invest should therefore be made by the individual, considering several factors such as one's investment horizon, the market, and one's appetite for risk. Any disputes concerning funds listed in this information brochure will be resolved in accordance with Swedish law, by a judicial decision or arbitration.

The Management Company

Lysa Fonder AB (hereinafter referred to as "**the Management Company**", "**Lysa Fonder**"), company registration number 559187-7526, a wholly owned subsidiary of Lysa Group AB, company registration number 559177-1489.

The Management Company is subject to supervision by the Swedish Financial Supervisory Authority and has been authorized under LVF to conduct fund management since 9 December 2019.

Date of establishment

Lysa Fonder AB was registered with the Swedish Companies Registration Office in 2018 and began operations in 2020.

Share capital

SEK 1,400,000

Legal Form

Limited liability company

Registered office and head office

Stockholm

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Address and contact details

Löjtnantsgatan 21
115 50 Stockholm
T: +46105515344
E: info@lysafonder.se

Board members and senior executives

The Management Company's Board of Directors

Eva Broms, Chairman
Ingrid Lindquist, Member
Patrik Adamson, Member
Kristina Ensgård, Member
Johan Hemmar, Member
Henrik Lundin, Member
Roger Forsberg, Member
Jessica Saeden, deputy

Management team

Oscar Björklund, CEO

Auditors

The Management Company's auditors are Grant Thornton Sweden AB, with Nilla Rocknö, a chartered public accountant, exercising overall responsibility. The role of internal auditor is performed by Ernst & Young Sweden AB.

Control functions

Mette Svartling, Compliance officer
Oscar Lindahl, Risk Manager

Compliance officer

Jessica Sædén

Remuneration policy

In accordance with Chapter 29 of the Swedish Financial Supervisory Authority's Regulations regarding Swedish UCITS (FFFS 2013:9), Lysa Fonder is required to provide information about the company's remuneration system.

The board of directors has established a remuneration policy that aims to specify principles for ways in which remuneration to the Management Company's employees is determined, the ways in which the policy is to be applied and followed up, and the ways in which the Management Company's management and employees who can affect the company's risk level (so-called

specially regulated employees) are defined. The policy applies to all employees and covers all remuneration offered under an employment contract.

Information about our company's remuneration model can be found on our website: <https://lysafonder.se/en/legalinformation>. A paper copy is available free of charge upon request.

Outsourcing agreement

The Management Company uses external resources and has entered into outsourcing agreements with Lysa AB concerning distribution, marketing, administration, valuation, and IT development. The Management Company has engaged Danske Bank Danmark A/S as its depository. In addition, the outsourcing agreement includes audit duties, which have been assigned to Ernst & Young.

Depository

Danske Bank A/S, Danmark, Sverige Filial (publ) (the Swedish branch), company registration number 516401–9811. Danske Bank A/S, Denmark, Sverige Filial (publ), chiefly carries out banking operations and has its registered office in Stockholm. The Depository's task is to hold the Management Company's assets in custody and execute decisions relating to the Management Company. It has a duty to act in the unitholders' common interests and ensure that the Management Company's decisions relating to the fund do not contravene the LVF or the fund rules. The Depository is independent of the Management Company and no conflicts of interest are deemed to exist between the parties. The Depository has the option of outsourcing custodial duties to external depositories. The Management Company may provide further information about such outsourcing upon request.

Funds managed by Lysa Fonder AB

Broad

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Lysa Emerging Markets Equity Broad
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Lysa Räntor
Lysa Global Fixed income

Sustainable characteristics

Lysa Global Equity Focus
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Other

Lysa Räntor Kort

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Hereinafter referred to jointly as “the Funds”, “the Fund” or “Fund”.

The Funds and their units

The Funds are mutual funds within the meaning of LVF (UCITS). The Management Company represents the unit holders in all matters relating to the Funds and is subject to supervision by the Swedish Financial Supervisory Authority. Operations are conducted in accordance with LVF, the fund rules, the Management Company's Articles of Association, and regulations issued pursuant to legislation or other statutes.

Each respective Fund's assets are owned jointly by the unitholders. The Fund consists of share classes, meaning that the value of one unit within a single share class will differ from the value of one unit in another share class. Units within each share class carry equal rights to the assets included in the relevant Fund. No Fund may acquire or assume obligations. No assets in any of the Funds may be attached.

The Fund targets the general public, albeit within certain limitations. The Fund is not intended for investors whose units in the Fund contravene the provisions of Swedish or foreign laws or regulations. Nor is the Fund intended for investors whose units in the Fund, subscribed for or held, require the Fund or the Management Company to take registration or other measures which the Fund or the Management Company would otherwise not be required to take.

Securities lending and collateral management

In accordance with the fund rules and applicable UCITS regulations, the funds may engage in securities lending transactions involving transferable securities held within the fund. In such transactions, the fund requires the borrower to provide high-quality collateral to mitigate counterparty risk. The interest income (securities lending revenue) accrues to the fund after deduction of reasonable administrative fees payable to the securities lending agent (Danske Bank), which is not a related party to Lysa Fonder. No other direct or indirect fees are charged in connection with the securities lending activity.

During the lending period, the loaned securities are transferred to the borrower, and collateral—provided in the form of liquid, high-quality equities—is held in custody by the fund's depository.

Securities lending shall not exceed 20% of the net asset value of the fund at any time. Information regarding the use of securities lending is disclosed in the fund's annual and semi-annual reports in accordance with applicable transparency requirements.

Securities lending involves certain risks. These include the risk that the borrower may default and fail to return the loaned securities, legal risks arising from the contractual framework, operational

risks associated with collateral management, and potential conflicts of interest in connection with large-scale redemptions. The fund engages in securities lending only when it is deemed to be in the best interest of unit holders and in accordance with its risk management policy.

Lysa Fonder has implemented internal guidelines for the types of eligible collateral and the valuation process. Collateral must consist of diversified and liquid equities that are subject to daily mark-to-market valuation. After applying appropriate valuation haircuts, the collateral value must amount to at least 105% of the market value of the loaned securities. Collateral is marked to market daily, and any shortfall is required to be covered immediately by the counterparty. The collateral received may not be sold, reinvested, or pledged.

Marketing of units in another EEA country

Funds managed by Lysa Fonder may be marketed in other EEA countries as follows:

Denmark

- Lysa Global Equity Broad (previously "Lysa Aktier")
- Lysa Emerging Markets Equity Broad
- Lysa Global Small Cap Equity Broad
- Lysa Global Fixed Income

Finland

- Lysa Global Equity Broad (previously "Lysa Aktier")
- Lysa Emerging Markets Equity Broad
- Lysa Global Small Cap Equity Broad
- Lysa Global Fixed Income

Germany

- Lysa Global Equity Broad (previously "Lysa Aktier")
- Lysa Emerging Markets Equity Broad
- Lysa Global Small Cap Equity Broad
- Lysa Global Fixed Income

All units are distributed, subscribed for, and redeemed in the above countries digitally via the following addresses:

- Denmark: <https://dk.lysa.capital>
- Finland: <https://fi.lysa.capital>
- Germany: <https://www.lysa.de>

Unitholder register

The registration of unit holdings is crucial for entitlement to a Fund unit, and the register and registration are administered by the Management Company. Each unit is of equal size and carries equal rights to the Fund's assets. Sales and redemptions are confirmed in writing by the

Management Company and are executed by registering and de-registering the units in question in the Fund's unitholder register.

Auditors

Grant Thornton Sweden AB has, on behalf of the Management Company, been tasked with reviewing the accounts forming the basis for the Fund's annual report, for which, Nilla Rocknö, a chartered public accountant, exercises overall responsibility. The role of internal auditor is performed by Öhrlings PricewaterhouseCoopers AB.

Amendment of fund rules

The Management Company has the option to amend current fund rules by applying to the Swedish Financial Supervisory Authority, which is responsible for approving any changes. Amendments to fund rules are approved in accordance with instructions from the Swedish Financial Supervisory Authority and are (where applicable) made available on the Management Company's website. Amendments to fund rules may affect the Fund's characteristics, such as its investment policy, fees, and risk profile.

Tax information

The Funds

As of January 2012, Swedish funds are not liable to pay tax on income deriving from assets of the fund. Swedish funds may, however, be liable to pay withholding tax on dividends deriving from certain countries. The level of withholding tax can vary between different countries.

Swedish investors

Swedish investors are liable to pay tax on a yearly standard income, capital gains and dividends (if any).

The standard income is calculated as 0.4 per cent of the investor's fund holdings at the beginning of the relevant tax year. For private individuals, the standard income is taxed as capital income at a rate of 30 per cent (resulting in an effective tax of 0.12 per cent). For legal entities, the standard income is taxed as corporate income at a rate of 20.26 per cent (resulting in an effective tax of approximately 0.08 per cent).

Upon the sale/redemption of fund units, a capital gain or a capital loss is calculated as the difference between the sale/redemption price and the purchase/subsorption price. Capital gains are taxable, while capital losses are tax deductible. For private investors, capital gains are taxed as capital income at a rate of 30 per cent and for legal entities capital gains are taxed as business income at a rate of 20.6 per cent. The same applies to dividends (if any).

Information on incomes deriving from holdings in the Funds will be submitted to the Swedish Tax Agency on behalf of private investors, while legal entities must submit the relevant information themselves.

The tax rules described above apply when an investor invests directly in funds, while other tax rules are applicable when investing via e.g. an ISK or a capital insurance.

Please note that this is a general, high-level description of the relevant tax rules and that individual circumstances of an investor may affect the tax situation. Investors unsure of their tax situation should consult a tax advisor before investing in investment funds.

Non Swedish investors

Non-Swedish investors are subject to taxation in their respective country of tax residency and will be taxed according to the tax rules in that country. Non-Swedish investors unsure of their tax situation should consult a tax advisor before investing in Swedish funds.

Specific tax information for German investors

German investors are referred to the German specific section, for detailed information relevant to their tax situation.

Liability

If a unitholder suffers a loss as a result of the Management Company breaching LVF or the fund rules of the relevant Fund, the Management Company shall compensate for such a loss. If a unitholder or a management company suffers a loss as a result of a depositary breaching LVF or the fund rules, the depositary is required to compensate for such a loss. The Depositary's liability is regulated by the fund rules (see Section 16 of the fund rules).

Pledge and transfer of fund units

Any transfer of fund units must be reported in writing to the Management Company. The unitholder is responsible for ensuring that a notification of transfer is duly signed. The notification of transfer must include information about the transferor and acquirer. Unit transfers are subject to the Management Company's approval. Approval is granted only to applicants seeking to divide matrimonial property, gift of units to a spouse or their own children, or to transfer units between different legal entities in the same group. Approval may be granted on condition that the new unitholder undergoes customary checks, as required by regulations relating to the prevention of money laundering and the financing of terrorism, i.e. on the condition that the new unitholder is not deemed unsuitable as a customer. In the event of a transfer, the acquirer transfers the unit's acquisition value to the transferee.

Unitholders may not pledge units they hold in the Fund.

Termination or transfer of operations by the Fund

The Management Company may, subject to the Swedish Financial Supervisory Authority's approval, transfer its managerial role to another fund manager. The change will be announced as soon as possible after consent has been given in Post- och Inrikes Tidningar and may be implemented no earlier than three months after the announcement, unless the Swedish Financial Supervisory Authority has given its consent otherwise.

Should the Swedish Financial Supervisory Authority revoke the Management Company's license to conduct fund operations, or should the Management Company enter into liquidation or go bankrupt, the managerial duty shall immediately be taken over by the Depositary. In such cases, the Depositary will immediately transfer the managerial duty to a management company or another brokerage firm that possesses the necessary license, provided it has been approved by the Swedish Financial Supervisory Authority. Otherwise, the Management Company will be dissolved, with its assets being sold and the net proceeds being distributed to unitholders. A copy of notice of such a move must be sent to Post- och Inrikes Tidningar and be kept available by the Depositary and the brokerage firm. In the event of the termination or transfer of fund operations, unitholders will be informed via the website as soon as possible.

No units may be sold or redeemed while the Depositary is managing the Fund.

Purchase and sale of units

The Fund allows the sale and redemption of units on each business day. The selling price (the price of a unit to be purchased by a unitholder) and the redemption price (the price of a unit to be sold by a unitholder) must be equal to the unit's value on the date of sale or redemption. However, the Fund does not allow subscription or redemption on business days when one or more of the marketplaces in which it invests are wholly or partly closed.

The price of subscription or redemption is determined at the end of the subscription or redemption date. This means that units are subscribed for and redeemed at a price that is not known to the unitholder at the time of the request for subscription or redemption.

Information about the latest calculated price of units is provided by the Management Company on its website, <https://lysafonder.se/en>.

Purchase of units

Units are subscribed for at the price applicable on the business day when the money is received by the Fund's bank account, the "Deposit Date", provided that this takes place before 4 pm on business days. On business days on which the Stockholm Stock Exchange closes at 1 pm, the money must be received no later than 12 noon. If such a request is received by the Management Company after the above time, subscription will instead take place at the price determined on the next business day, which will thereby be regarded as the acquisition date.

Sale of units

Units are redeemed at the price applicable on the business day when the Management Company receives a request for redemption, "the Redemption Day", provided that it receives such a request before 4 pm on business days. On business days on which the Stockholm Stock Exchange closes at 1 pm, a request for redemption must be received no later than 12 noon. If such a request is received by the Management Company after the above time, redemption will instead take place at the price determined on the following business day, which shall thereby be regarded as the redemption date.

Units are redeemed with funds from the Fund. If unitholders so request, redemption will take place immediately if funds are available in the Fund. The time of redemption may be postponed if redemption funds may need to be acquired by the Fund selling its own assets, in which case this must be done as soon as possible. If such a sale is likely to significantly disadvantage other unitholders, the Management Company may delay the sale after notifying the Swedish Financial Supervisory Authority.

Switch orders

A switch order means that the unitholder simultaneously sells units in one fund and purchases units in another fund for an equivalent amount. For a switch order to be processed as a coordinated transaction, the request must be received by the Fund Management Company no later than 4 pm on business days (or by 12 noon on business days when the Stockholm Stock Exchange closes at 1 p.m). Otherwise, the switch order will be processed at the price determined on the following business day.

A switch is executed by redeeming units in the original fund simultaneously with the subscription of units in the new fund. For switch orders, the Fund Management Company allows subscriptions to be made before the proceeds from the redemption are available in the Fund's bank account. This means that the subscription in the receiving fund can be completed without delay, even if the redemption proceeds are not yet available. In other cases, the deadlines for each transaction apply as specified above under "Purchase of units" and "Sell of units."

Extraordinary circumstances

The Management Company is entitled to postpone investment in and withdrawals from the Fund if there are special reasons for doing so, and if doing so is justified with regard to unitholders' interests.

The Fund may be closed for deposits and withdrawals if the Fund cannot be valued in a way that ensures equal rights for unitholders.

The fund's financial year

The fund's financial year is the calendar year.

Annual and semi-annual reports

The Management Company prepares two fund reports per year: a semi-annual report for the first six months of the financial year, and an annual report for the entire financial year. The semi-annual report is completed within two months of the end of the first six-month period and the annual report within four months of the end of the financial year. Reports are available in PDF format on the Management Company's website and may be ordered in printed format by unitholders for free.

Historical return

Historical returns are shown on each fund's own fund page at <https://lysafonder.se/sv/>

Specific information for investors in Germany

In accordance with Section 310 (1) and (2) of the Investment Code (Kapitalanlagegesetzbuch – KAGB), the Management Company has notified the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin: the German Federal Financial Supervisory Authority), Frankfurt am Main, of the distribution of Lysa Global Equity Broad (previously "Lysa Aktier"), Lysa Emerging Markets Equity Broad, Lysa Global Small Cap Equity Broad and Lysa Global Fixed Income Income in Germany.

Distribution in Germany

The distribution of Lysa Global Equity Broad, Lysa Emerging Markets Equity Broad, Lysa Global Small Cap Equity Broad and Lysa Global Fixed Income in Germany is exclusively carried out as part of the portfolio management services carried out by Lysa AB. Requests for purchase and redemption should be directed to Lysa AB directly.

Home page

<https://www.lysa.de/>

Email

support@lysa.de

Telephone

+46-105515344

Address

Löjtnantsgatan 21
115 50 Stockholm
Sweden

Publication of documents

The prospectus, the key investor information documents, the fund rules as well as the annual and semi-annual reports can be obtained free of charge and are available at the fund management company's home page <https://lysafonder.se/en?country=DE>.

The issue and redemption prices of the Fund are also available at the fund management company's home page <https://lysafonder.se/en?country=DE>.

In addition, investors in Germany will in accordance with § 167 KAGB be provided with the following information by means of a durable medium.

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- a) suspension of the redemption of the shares of the fund;
- b) termination of the funds management or the winding-up of the funds;
- c) amendments to the fund rules which are inconsistent with existing investment principles, affect material investor rights, or relate to remuneration or the reimbursement of expenses that may be taken out of the EU UCITS' assets, including the reasons for the amendments and the rights of investors, the information must be communicated in an easily understandable form and manner and must indicate where and how further information may be obtained;
- d) mergers, in accordance with Article 43 of Directive 2009/65/EC.
- e) the conversion of an EU UCITS into a feeder fund or any change to a master fund in the form of information which must be drawn up in accordance with Article 64 of Directive 2009/65/EC.

Tax information for investors in Germany

A fund must continuously invest more than 50% of its net assets in Equity Investments, as defined in the German Investment Tax Act of 2018 (InvStG), to ensure eligibility for the partial tax exemption for equity funds ("Aktienfonds") for German investors.

A fund must continuously invest more than 25% of its net assets in Equity Investments, as defined in the German Investment Tax Act of 2018 (InvStG), to ensure eligibility for the partial tax exemption for mixed funds ("Mischfonds") for German investors.

Each of the Funds continuously invests at least the following percentage of their respective net assets in Equity Investments as defined in the German Investment Tax Act of 2018 (InvStG).

Fund	Minimum percentage of net assets invested in Equity Investments
Lysa Global Equity Broad	51%
Lysa Emerging Markets Equity Broad	51%
Lysa Global Small Cap Equity Broad	51%
Lysa Global Fixed Income	0%

For these purposes Equity Investments means:

1. shares of a corporation admitted to official trading on a stock exchange or listed on an organized market,
2. shares of a corporation, which is not a real estate company and which:

- a. is domiciled in a member state of the European Union or the European Economic Area and is subject to corporate income taxation in that state and is not tax exempt from such taxation, or
 - b. is domiciled in any other state and is subject to corporate income taxation in that state at a minimum rate of 15% and is not tax exempt from such taxation, or
3. fund units of an investment fund, either to the value of the actual Equity Investment quota of that investment fund (as published on each valuation day provided that a valuation takes place at least once per week), or to the value of the minimum quota of Equity Investments stated in that investment fund's investment terms.

The above reflects the Management Company's understanding of the German tax legislation at the date of this prospectus. This legislation is subject to change and adjustments to the information set out in this section may be made without prior notice.

Fees and costs

General

Unitholders should note that the Fund is a “fund of funds” and that it therefore is required to pay remuneration to fund managers/management companies in which the Fund invests. Any discounts from managers accrue to the Fund.

Fixed management fee

A management fee is paid to the Management Company from the Fund’s assets. Payment is made for the Fund’s management services and includes costs such as custody, supervision, and auditors (“the Management Fee”). This fee is a fixed fee and is expressed as a percentage.

The fees are calculated and executed daily, and is calculated as 1/365, 1/366 in leap years, of the Fund’s value. The Management Fee for the previous year can be found in the Fund’s annual report. Unitholders can find further information about their share of the total cost in their annual statement.

VAT, if any is chargeable, will be added to the payments below.

Fund	Management fee Valid	Management fee Highest	Transaction costs*
Lysa Global Equity Broad Share class: A	0,29%	1,00%	0,04%
Lysa Global Equity Broad Share classes: C, D, E, F	0,17%	0,50%	0,04%
Lysa Emerging Markets Equity Broad Share class: A	0,24%	1,00%	0,04%
Lysa Emerging Markets Equity Broad Share classes: B, C, D, E	0,12%	0,50%	0,04%
Lysa Global Small Cap Equity Broad Share class: A	0,24%	1,00%	0,04%
Lysa Global Small Cap Equity Broad Share classes: B, C, D, E	0,12%	0,50%	0,04%
Lysa Global Fixed Income	0,24%	1,00%	0,08%

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Share class: A			
Lysa Global Fixed Income Share class: B, C, D, E	0,12%	0,50%	0,08%

* The transaction costs shown are an estimate of the annual cost incurred when we buy and sell the underlying investments of the product. The actual amount will vary depending on how much we buy and sell and is reported on an annual basis in the funds' annual reports which are available on the Fund Management Company's website - <https://lysafonder.se/sv>.

Purchase and sales fee

The Management Company does not currently charge any purchase or sales fees.

Dividend

The Fund does not pay dividends to unitholders or anyone else.

Other fees

Transaction costs, such as brokerage commission, local taxes, costs associated with the purchase and sale of financial instruments, are paid by the Fund.

Fee of the master funds

Lysa SEK Fixed Income Focus is a feeder fund to the recipient fund Öhman Räntefond Kompass. The management fee charged in the recipient fund amounts to 0.16 percent and may not exceed 0.70 percent per year.

Lysa Emerging Markets Equity Broad is a feeder fund invested in the master fund Vanguard Emerging Markets Stock Index Fund. The management fee charged in the recipient fund amounts to 0.13 percent and may not exceed 0.23 percent per year.

Lysa Global Small Cap Equity Broad is a feeder fund invested in the master fund Vanguard Global Small Cap Index Fund. The management fee charged in the recipient fund amounts to 0.16 percent and may not exceed 0.29 percent per year.

The master funds may not charge the feeder funds any subscription, redemption or performance fees.

Annual fee

The Fund's fact sheet uses the term annual fee. The annual fee shows the Fund's total operating expenses, which include management fees, underlying fees, and transaction costs.

Fees linked to underlying funds may not exceed 1 per cent of the annual fixed management fee.

General risk information

Fund-based saving always entails a risk of large price fluctuations. The Fund may both increase and decrease in value, and you may not get back the entire amount you have invested.

Risk/return indicator

The funds are risk-classified in accordance with the European standard for risk classification.

Each fund's risk category is based on a risk and reward indicator, which shows the relationship between risk and potential return on an investment in the fund. The indicator is an EU standard and is based on how the value of the fund has changed over the last five years. Category 1 does not mean that the fund is risk-free. The fund's risk class may change over time. This is because the indicator is based on historical data which is not a guarantee of future risk and return. Information on the respective fund's classification is provided in the fund's PRIIP-KID.

The funds' risk-taking is monitored and controlled regularly and closely to ensure that compliance with laws and investment restrictions. Historical returns are no guarantee of future returns. The money invested in a fund can go up and down in value and there is no guarantee that the entire amount invested will be repaid

Market risk should be measured as annualized volatility, calculated as VaR with a 97.5% confidence interval under the recommended confidence interval over the recommended holding period (unless otherwise stated). The result (VaR-equivalent volatility) gives the MRM class according to the following table:

MRM-class	VaR-equivalent volatility
1	0,5 %
2	≥ 0,5 and < 5 %
3	≥ 5 and < 12 %
4	≥ 12 and < 20 %
5	≥ 20 and < 30 %
6	≥ 30 and < 80 %
7	≥ 80 %

Riskkategoriseringen är endast en indikation på den framtida risknivån i Fonden, eftersom kategoriseringen grundas på historisk data. Riskkategorin kan komma att ändras i framtiden.

Fund	Risk/return indicator
Lysa Global Equity Broad	4
Lysa Emerging Markets Equity Broad	4
Lysa Global Small Cap Equity Broad	4
Lysa Global Fixed Income	2

Different types of risk

Investment in funds is associated with financial risk. A fund may both increase and decrease in value, and you may not get back the entire amount you have invested.

Risk taking is generally higher for savings in equity funds and lower for mixed and fixed-interest funds. Below is a brief description of the main risks that may arise through fund-based saving. The list below is not exhaustive.

Market risk

Risk of loss due to changes in the market value of fund positions resulting from changes in market variables, such as interest rates, exchange rates, share and commodity prices or an issuer's credit rating.

Concentration risk

Risk associated with concentrations of assets or certain markets, industries, or companies. Risk expresses a fund portfolio's level of diversification.

Not shown by the indicator.

Credit risk

Risk that an issuer (issuer of securities) or a counterparty may suspend payments or suffer deterioration in credit ratings, which adversely affects the price of the securities.

Liquidity risk

Risk of not being able to sell a security in time at a reasonable price.

Not shown by the indicator.

Operational risk

Risk of loss due to e.g. system breakdown, human error, or external events.

Not shown by the indicator.

Counterparty risk

Risk that payments or deliveries of securities will not take place in accordance with the agreement.

Not shown by the indicator.

Currency risk

The risk that the value of an investment may be affected by changes in exchange rates.

Risks pertaining to funds

The table below summarizes the risks to which funds managed by the Management Company are primarily exposed by reason of the Funds' investments.

Fund	Risks
Lysa Global Equity Broad	Market risk Currency risk
Lysa Emerging Markets Equity Broad	Market risk Currency risk
Lysa Global Small Cap Equity Broad	Market risk Currency risk
Lysa Global Fixed Income	Market risk (interest rate risk) Credit risk

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Lysa Global Equity Broad

Objective

The Fund is an index fund tracking the Solactive GBS Developed Markets Large & Mid Cap NTR with the objective of providing a return over time that corresponds as closely as possible to the return of the index. The Fund is a mutual fund under the LIF that invests in the global equity market.

Share classes

The Fund consists of several share classes, which means that the value of a single unit in a single class will differ from the value of a single unit in another class.

The Fund consists of the following share classes:

- Share class A, general class (non-distributable), traded in SEK
- Share class C, share class with special conditions relating to distribution (non-distributing), traded in SEK
- Share class D, share class with special conditions relating to distribution (non-distributable), traded in DKK
- Share class E, share class with special conditions relating to distribution (non-distributable), traded in EUR
- Share class F, share class with special conditions relating to distribution (non-distributing), traded in NOK

The content of the information provided in this prospectus applies to all share classes unless otherwise stated. Share classes differ in terms of fees and conditions for distribution (please see Sections 9 and 11 of the fund rules).

Activity level

The Fund is an index fund tracking Solactive GBS Developed Markets Large & Mid Cap NTR, which is also the Fund's benchmark.

The table below shows the historical activity matrix of the share classes and the total management cost of the share classes based on an investment of SEK 10,000 on the first trading day of the year. Active risk focuses on return and measures the difference between the fund's return and the return of its benchmark index over time. More specifically, active risk is usually calculated as the volatility of the difference between the fund's return and the return of its benchmark index. Share class A started 2016-11-23, share class B started 2018-02-05, share class D started 2021-01-21 and share class E started 2021-01-14.

At 18 november 2024 the fund switched from being a fund-of-funds, without a relevant benchmark index, to following the current investment policy with the above-mentioned benchmark index.

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Since the fund had no benchmark index before the fund switched to the current investment policy, active risk has not been calculated for the fund for previous years.

Year	Active risk (tracking error)				Management cost(10 000 SEK/DKK/EUR)			
	C*	B	D	E	C*	B	D	E
2023	N/A	N/A	N/A	N/A	13,36 SEK	N/A	12,95 DKK	12,92 EUR
2022	N/A	N/A	N/A	N/A	11,46 SEK	N/A	11,08 DKK	11,11 EUR
2021	N/A	N/A	N/A	N/A	17,29 SEK	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	14,23 SEK	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	22,68 SEK	16,73	N/A	N/A
2018	N/A	N/A	N/A	N/A	19,97 SEK	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	19,93 SEK		N/A	N/A
2016	N/A	N/A	N/A	N/A	N/A		N/A	N/A

* Share class C was designated as share class A up to and including 11 June 2020.

Investment policy

As an index fund, the Fund tracks the Solactive GBS Developed Markets Large & Mid Cap NTR index with the objective of providing a return over time that corresponds as closely as possible to the return of the index. The index is a broad index that includes companies in the global developed market.

The Fund's assets may be invested in transferable securities, money market instruments, fund units, derivative instruments and in accounts with credit institutions as well as derivative instruments with such underlying assets as referred to in Chapter 5, Section 12, subsection 1 of LVF. The Fund may also use derivative instruments as specified in Chapter 5, section 12, subsection 2 of the SFA. LVF, so-called OTC derivatives.

The fund may invest a maximum of 10 per cent of the fund's value in such funds and corresponding foreign UCITS as referred to in Chapter 5, section 15 of the LVF.

The Fund may lend financial instruments to an extent corresponding to a maximum of 20 per cent of the Fund's assets.

Index Provider

The current index is provided by the index provider Solactive, which is registered with ESMA. More information on the composition and other characteristics of the index is available on the index provider's website. <https://www.solactive.com/>

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Replication

The intention is to essentially replicate the index with physical replication. This means that in most cases the Fund will be fully invested in most of the stocks included in the index. The Fund's deviation from the index (active risk/tracking error) is expected to be less than 0.5% under normal market conditions. The deviations are expected to be mainly due to the need to hold cash, the cost of trading and client flows.

Action plan

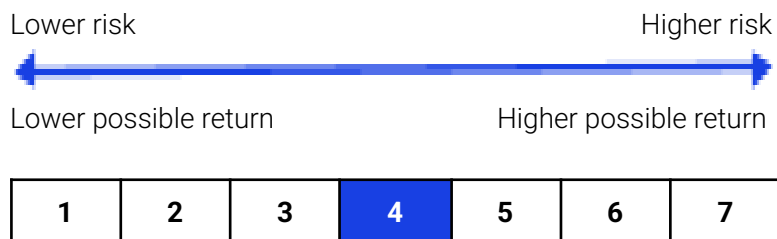
The Company has established an action plan that describes the measures to be taken in case the Fund's indices cease to be provided or change significantly. In these cases, the Company will use another index deemed appropriate for the Fund.

Target market

The Fund is intended for investors seeking to invest in a fund that invests in the global stock market. The investor is familiar with the stock markets and has no reason for concern when the unit value varies and stock markets go up and down, as they save for the long term. The investor should operate with an investment horizon of at least five years.

Risk

Investment in equity funds is associated with risk (market risk). The Fund invests in equities all over the world and thus spreads its equity exposure across many sectors and countries. Since the fund invests primarily in foreign equities, exchange rate fluctuations will affect the fund's value (currency risk). In extreme circumstances in equity markets, there may be a risk of money not becoming withdrawable from the fund within the time limit (liquidity risk).



Lysa Emerging Markets Equity Broad

Objective

The Fund is a UCITS feeder fund. The Fund invests in the Vanguard [Emerging Markets Stock Index Fund, share class EUR Acc](#) (hereinafter referred to as the Master Fund'). The Fund's objective is to provide a return consistent with that of the Master Fund. The Master Fund is an index fund that tracks the performance of the MSCI Emerging Markets Index.

The Fund has an investment policy as referred to in Chapter 5a, Section 1, second paragraph of LVF, which means that the Fund is a feeder fund to the Receiving Fund.

Share classes

The Fund consists of several share classes, which means that the value of a single unit in a single class will differ from the value of a single unit in another class.

The Fund consists of the following share classes:

- Share class A, general class (non-distributable), is traded in SEK.
- Share class B, share class with special conditions relating to distribution (non-distributing), is traded in SEK.
- Share class C, share class with special conditions relating to distribution (non-distributable), is traded in DKK.
- Share class D, share class with special conditions relating to distribution (non-distributable), is traded in EUR.
- Share class E, share class with special conditions relating to distribution (non-distributing), is traded in NOK.

The content of the information provided in this prospectus applies to all share classes unless otherwise stated. Share classes differ in terms of fees and conditions for distribution (please see Sections 9 and 11 of the fund rules).

Activity level

The Fund is a feeder fund and has no benchmark. The Master Fund tracks the MSCI Emerging Markets Index, which is also the Master Fund's benchmark. More information on the Master Fund's benchmark and activity level can be found in the Master Fund's prospectus.

The table below shows the Fund's historical activity measures as well as the Fund's total management cost based on an investment of SEK 10,000 on the first trading day of the year. Active risk focuses on returns and measures the difference between the fund's return and the return of its benchmark index over time. More specifically, active risk is usually calculated as the volatility of the difference between the Fund's return and the return of its benchmark index. The Fund does not track a benchmark index, so there is no active risk to report. The fund started in 2024-11-19.

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

År	Aktiv risk (tracking error)		Förvaltningskostnad (10 000 SEK)	
	Share class A	Share class B	Share class A	Andelsklass B
2023	N/A	N/A	N/A	N/A

* The management fee charged in the Master Fund is 0.13% and may not exceed 0.23% per annum. The Master Fund may not charge the feeder funds any subscription, redemption or performance fees.

Investment policy

At least 85 per cent of the Fund's assets shall be invested in units of the Master Fund. A maximum of 15 per cent of the Fund's assets may be invested in liquid assets required for the management of the Fund. The Fund's assets may be invested in derivative instruments in order to protect the value of the assets of the feeder fund.

The objective is for the performance of the Fund to be in line with that of the Master Fund. However, the performance of the Fund may differ from that of the Master Fund depending, among other things, on the proportion of the Fund that consists of liquid assets and the Fund's annual fee.

The Master Fund is a sub-fund of Vanguard Investment Series Plc. The Fund is a UCITS fund authorised by the Central Bank of Ireland. The Master Fund is an index fund which seeks to track the performance of the MSCI Emerging Markets Index (the 'Index'), through physical replication. The Index is a market capitalisation weighted index consisting of large and medium sized companies in emerging markets.

More information on the investment policy of the Master Fund and the said policy can be found in the prospectus of the Master Fund. The Master Fund's prospectus, annual report and semi-annual report are available free of charge from the Fund Management Company. The Master Fund is managed by Vanguard Group (Ireland) Limited. <https://global.vanguard.com/>

The Fund Management Company and Vanguard have entered into an agreement pursuant to Chapter 5a. 9 LVF on information exchange and coordination. The purpose is, among other things, to ensure that Vanguard provides the Fund Management Company with the information and documentation needed to ensure that the calculation of the fund unit price, procedures and circumstances that may affect the Fund's unit holders are carried out in a correct and legal manner. The agreement is provided free of charge at the request of the Fund Management Company.

Target market

The fund is intended for investors who want to invest in a fund that invests in large and medium-sized companies in emerging markets. The fund is suitable for long-term investments. Investors should have an investment horizon of at least 5 years.

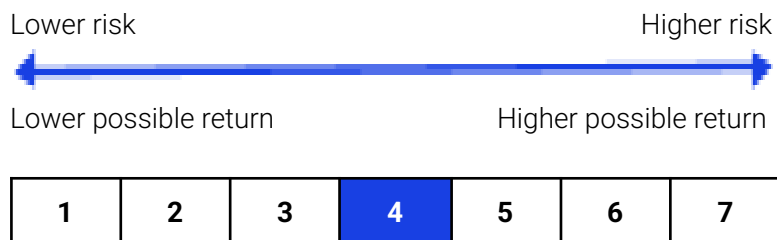
Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Risk

The fund invests in the underlying fund Vanguard [Emerging Markets Stock Index Fund EUR Acc.](#) The underlying fund invests in emerging markets, which affects the risk profile of the fund.

Please be aware of currency risk. You may receive payments in a currency other than the base currency of the fund. The final return therefore depends on the exchange rate between the two currencies. This risk is not considered in the indicator above. In addition to the market risks included in the risk indicator, other risks may affect the Fund, including counterparty risk, index tracking risk and emerging market risk. More information on risks can be found in the 'Risk Factors' section of the prospectus of the Master Fund on the website <https://global.vanguard.com>.

This Fund does not contain any protection against future market performance. You may therefore lose all or part of your investment. The value of equities and equity-related securities may be affected by daily movements in the stock market. Other factors include political events, economic news, company results and significant corporate events.



Lysa Global Small Cap Equity Broad

Objective

The Fund is a UCITS feeder fund. The Fund invests in the Vanguard Global Small-Cap Index Fund, share class EUR Acc (hereinafter referred to as the 'Master Fund'). The objective of the Fund is to provide a return consistent with the objective of the Master Fund. The Master Fund is an index fund that tracks the performance of the MSCI World Small Cap Index.

The Fund has an investment policy as referred to in Chapter 5a, Section 1, second paragraph of LVF, which means that the Fund is a feeder fund to the Master Fund.

Share classes

The Fund consists of several share classes, which means that the value of a single unit in a single class will differ from the value of a single unit in another class.

The Fund consists of the following share classes:

- Share class A, general class (non-distributable), is traded in SEK.
- Share class B, share class with special conditions relating to distribution (non-distributing), is traded in SEK.
- Share class C, share class with special conditions relating to distribution (non-distributable), is traded in DKK.
- Share class D, share class with special conditions relating to distribution (non-distributable), is traded in EUR.
- Share class E, share class with special conditions relating to distribution (non-distributing), is traded in NOK.

The content of the information provided in this prospectus applies to all share classes unless otherwise stated. Share classes differ in terms of fees and conditions for distribution (please see Sections 9 and 11 of the fund rules).

Activity level

The Fund is a feeder fund and has no benchmark. The Master Fund tracks the MSCI World Small Cap Index, which is also the Master Fund's benchmark. More information on the Master Fund's benchmark and activity level can be found in the Master Fund's prospectus.

The table below shows the Fund's historical activity measures and the Fund's total management cost based on an investment of SEK 10,000 on the first trading day of the year. Active risk focuses on return and measures the difference between the fund's return and the return of its benchmark index over time. More specifically, active risk is usually calculated as the volatility of the difference between the Fund's return and the return of its benchmark index. The Fund does not track a benchmark index, so there is no active risk to report. The fund started in 2024-11-19.

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

	Active risk (tracking error)		Management cost (10 000 SEK/DKK/EUR)	
Year	Share class A	Share class B	Share class A	Share class B
2023	N/A	N/A	N/A	

* The management fee charged in the Master Fund is 0.16% and may not exceed 0.29% per annum. The Master Fund may not charge the feeder funds any subscription, redemption or performance fees.

Investment policy

At least 85 per cent of the Fund's assets shall be invested in units of the Master Fund, unit class A. A maximum of 15 per cent of the Fund's assets may be invested in liquid assets required for the management of the Fund. The Fund's assets may be invested in derivative instruments in order to protect the value of the assets of the feeder fund.

The objective is for the performance of the Fund to be in line with that of the Master Fund. However, the performance of the Fund may differ from that of the Master Fund depending, among other things, on the proportion of the Fund that consists of liquid assets and the Fund's annual fee.

The Master Fund is a sub-fund of Vanguard Investment Series Plc. The Fund is a UCITS fund authorised by the Central Bank of Ireland. The Master Fund is an index fund which seeks to track the performance of the MSCI World Small Cap Index (the 'Index'), through physical replication. The Index is a market capitalisation weighted index consisting of smaller companies in the global developed market.

More information on the investment policy of the Master Fund and the aforementioned policy can be found in the Master Fund's prospectus. The Master Fund's prospectus, annual report and semi-annual report are available free of charge from the Fund Management Company. The Master Fund is managed by Vanguard Group (Ireland) Limited. <https://global.vanguard.com/>

The Fund Management Company and Vanguard have entered into an agreement pursuant to Chapter 5a. 9 LVF on information exchange and coordination. The purpose is, among other things, to ensure that Vanguard provides the Fund Management Company with the information and documentation needed to ensure that the calculation of the fund unit price, procedures and circumstances that may affect the Fund's unit holders are carried out in a correct and legal manner. The agreement is provided free of charge at the request of the Fund Management Company.

Target market

The fund is intended for investors who want to invest in a fund that invests in smaller companies on the global market. The fund is suitable for long-term investments. The investor should have an investment horizon of at least 5 years.

Risk

The fund invests in the underlying fund Vanguard Global Small-Cap Index Fund EUR Acc. The underlying fund invests in smaller companies on the global market, which affects the risk profile of the fund.

Be aware of currency risk. You may receive payments in a currency other than the base currency of the fund. The final return will therefore depend on the exchange rate between the two currencies. This risk is not considered in the indicator above. In addition to the market risks included in the risk indicator, other risks may affect the Fund, including counterparty risk and index tracking risk. More information on risks can be found in the 'Risk Factors' section of the prospectus of the Master Fund on the website <https://global.vanguard.com>.

This Fund does not contain any protection against future market performance. You may therefore lose all or part of your investment. The value of equities and equity-related securities may be affected by daily movements in the stock market. Other factors include political events, economic news, company results and significant corporate events.



1	2	3	4	5	6	7
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Lysa Global Fixed Income

Objective

The Fund is a unit trust (swe: värdepappersfond) under LVF. The Fund's objective is to achieve, through investment in the European and global interest markets, a return of 0.5-3 per cent annually at moderate risk over a longer period of time (5–10 years).

Share classes

The Fund consists of several share classes, which means that the value of a single unit in a single class will differ from the value of a single unit in another class.

The Fund consists of the following share classes:

- Share class A, general class (non-distributable), is traded in SEK.
- Share class B, share class with special conditions relating to distribution (non-distributing), is traded in SEK.
- Share class C, share class with special conditions relating to distribution (non-distributable), is traded in DKK.
- Share class D, share class with special conditions relating to distribution (non-distributable), is traded in EUR.
- Share class E, share class with special conditions relating to distribution (non-distributing), is traded in NOK.

The content of the information brochure applies to all share classes unless otherwise stated. Share classes differ in terms of fees and conditions for distribution (please see Sections 9 and 11 of the fund rules).

Activity level

The objective of Lysa Global Fixed Income is to provide exposure to European and global interest markets. The fund's base currency is euro, but the fund may have some currency exposure if it is believed that costs associated with hedging global holdings might undermine the fund's return potential. Consequently, the Fund is considered to have a unique investment profile and its composition means that there is no relevant benchmark index for the Fund.

The table below shows the historical activity metrics of the share classes and their total management costs based on an investment of SEK 10,000 on the first trading day of the year. Active risk focuses on return and measures the difference between the Fund's return and the return of its benchmark index over time. More specifically, active risk is calculated as volatility in the difference between the Fund's return and the return of its benchmark index. The Fund does not track any benchmark index, so there is no active risk to report. Share class C started on 16/March/2021, and share class D started on 13/January/2021.

Lysa Fonder AB's prospectus has been prepared in accordance with the Swedish Investment Funds Act (2004:46) and the Swedish Financial Supervisory Authority's regulations (FFFS 2013:9) on mutual funds. Valid from: 2025-06-23.

Year	Active risk (tracking error)		Management cost (10,000 EUR/DKK)	
	Share class C	Share class D	Share class C	Share class D
2023	N/A	N/A	12,09 DKK	12,12 EUR
2022	N/A	N/A	10,95 DKK	10,93 EUR
2021	N/A	N/A	N/A	N/A

Investment policy

The fund is a “fund of funds” and mainly invests in European or global fixed income funds and interest-bearing securities.

The fund’s assets may be invested in transferable securities, money market instruments, fund units, derivative instruments and in accounts with credit institutions.

The fund may invest worldwide, although its exposure to the European interest market amounts to no less than 50 per cent of the fund assets. The fund may also invest up to 100 per cent of its assets in units, although at least 90 per cent of its assets must be invested in European or global fixed income funds and interest-bearing securities issued or guaranteed by governments, companies, or credit institutions.

Investments may be made in foreign currencies and, in fact, the fund has permission to use currency derivatives to reduce risks in this type of investment.

The Fund’s investment policy is described in greater detail in Section 5 of its fund rules.

Special investment policy

The Fund is not entitled to invest in transferable securities or money market instruments, as specified in Chapter 5 Section 5 LVF.

Derivative instruments, including OTC derivatives, may be used as part of the investment policy with a view to increasing return. For investments in derivative instruments, the underlying assets must consist of or relate to such assets as are specified in Chapter 5, SECTION 12 LVF. For investments in OTC derivatives, the underlying assets must consist of or be attributable to currencies, such as FX forwards.

The Fund has received permission from the Swedish Financial Supervisory Authority to invest in bonds and other debt securities as specified in chapter 5, section 8 of LVF, provided that debt securities originate from at least six different issues and provided that those originating from the same issue do not exceed 30 per cent of the Fund’s value. Such investments relate to Swedish interest-bearing securities nominated in Swedish kronor (SEK) and issued or guaranteed by the

Swedish government, a Swedish local authority, a Swedish county council, companies, or credit institutions. The Fund may invest a significant proportion of its assets in other UCITS.

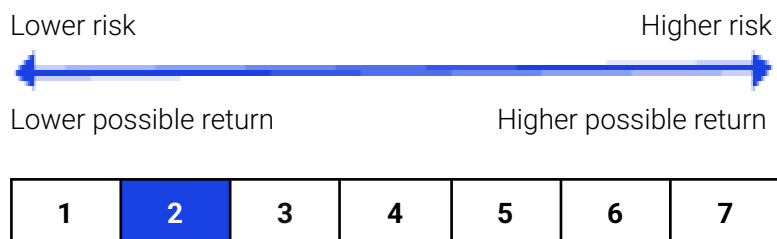
Target market

The Fund is intended for investors who wish to benefit from a fund which invests in the global interest market. The investor is familiar with the interest markets and does not become concerned when the unit value varies and the interest markets go up and down, as they save money in the long term. The investor should operate with an investment horizon of at least two years.

Risk

Fixed-interest funds are generally lower risk than equity funds. The level of risk in an interest fund depends, among other factors, on the fixed interest period on the fund's investments. The Fund has a medium duration, between 2-7 years, which is why its value is affected to a greater extent by changes in interest rates than funds with shorter fixed-interest periods (interest rate risk). The Fund also invests in corporate bond funds, meaning that it incurs credit risk.

Since the fund invests in corporate bond funds, the liquidity risk may be higher than in equity funds. Liquidity risk arises if some of the underlying funds' assets are difficult to sell at a certain time and/or at a reasonable price. If liquidity in the corporate bond market significantly deteriorates, there is a risk of the underlying holdings not being able to be phased out over a normal time cycle.



Index provider

The index used by Lysa Global Equity Broad is provided by Solactive AG (Solactive).

The financial instruments based on the Index are not sponsored, endorsed, promoted or sold by Solactive in any way and Solactive makes no representation or warranty, express or implied, as to: (a) the advisability of investing in the financial instruments; (b) the quality, accuracy and/or completeness of the Index; and/or (c) the results that any person or entity obtains or will obtain from the use of the Index. Solactive does not guarantee the accuracy and/or completeness of the Index and shall have no liability for any errors or omissions in this regard. Notwithstanding Solactive's obligations to its licensees, Solactive reserves the right to change the calculation or publication methods in respect of the Index and Solactive shall not be liable for any miscalculation or any incorrect, delayed or interrupted publication in respect of the Index. Solactive shall not be liable for any damages, including, without limitation, loss of profits or business, or any special, incidental, punitive, indirect or consequential damages suffered or incurred as a result of the use (or inability to use) the Index.

Sustainability information

Transparency regarding principle adverse impacts

The Management Company does currently not consider principal adverse impacts of investment decisions on sustainability factors at entity level. The reason for this position is that Lysa Fonder offers a range of funds which all have their own separate sustainability policy.

Some of Lysa's funds take principal adverse sustainability impacts into consideration at product level, but this does not apply to Lysa Global Equity Broad, Lysa Emerging Markets Equity Broad, Lysa Global Small Cap Equity Broad and Lysa Global Fixed Income, which are currently offered to customers outside of Sweden.

As the sustainability regulations and Lysa's operations develop, the Fund Management Company may reconsider this position.

Sustainability risks

Sustainability risks are considered to different extents in each fund. Below is a summary of how sustainability risks are considered by category of fund.

Lysa Global Equity Broad, Lysa Emerging Markets Equity Broad, Lysa Global Small Cap Equity Broad and Lysa Global Fixed Income

When it comes to investment decisions made for any of the funds Lysa Global Equity Broad and Lysa Global Fixed Income, sustainability risks are considered and valued in the same way as other identified risks. The reason for this is that the funds in this category aim to provide as broad an exposure as possible, thus reducing the impact of an identified risk occurring. If special consideration is given to sustainability risks, the diversification will be less, which counteracts the purpose of the Broad Funds. Lysa Emerging Markets Equity Broad and Lysa Global Small Cap Equity Broad are feeder funds where the underlying master funds are managed by Vanguard. Vanguard does not consider sustainability risks in selecting the underlying assets of these funds. As a result, potential returns may be both higher and lower over time.

Additional information on sustainability

Note that corresponding information is *not* provided for other funds, as these neither promote environmental or social characteristics nor have sustainable investments as a goal. Lysa Global Equity Broad, Lysa Emerging Markets Equity Broad, Lysa Global Small Cap Equity Broad and Lysa Global Fixed income are therefore financial products whose underlying investments do not take into account the EU criteria for environmentally sustainable economic activities.