31.10.2025





Basic information

Fund category Equity funds

Morningstar category Sector Equity Other

Share class

OP-Sustainable Wellbeing B (Dist.)

ISIN

FI4000561329

Benchmark index

MSCI ACWI Screened Net Index

Start date	15.11.2023
SFDR Article	9
Share value	108,11 EUR
Fund size	22,5 MEUR
Ongoing costs	1,81 %
Minimum subscription	30 000 €

Fees

Subscription fee	0,00 %
Redemption fee	0,00 %
Management fee	1,80 %
Performance fee	no
Owner-customer benefits for	a private
customer:	

- accumulates OP bonus

Risk measures, 1y	Fund	Index
Alfa	-21,5	
Beta	1,0	
Information ratio	-2,8	
Sharpe ratio	0,4	1,8
Active risk	7,7	
Volatility	17,9	16,3
Active Share	92	

Risk level

Higher risk

Lower risk

7
6
5
4
3
2
1

Portfolio

Share value



Historical returns after fees

	Fund	Index
1 month	5,0 %	4,3 %
3 months	7,3 %	8,0 %
6 months	10,4 %	20,8 %
Year-to-date	3,5 %	8,9 %
1 year	6,4 %	16,2 %
3 years p.a.	-	-
5 years p.a.	-	-
10 years p.a.	-	-

The return calculation includes dividends.

Registered domiciles

Sectors

Utilities

Communication Services 6,0 % Consumer Discretionary 7,1 %

Consumer Staples	2,0 %
Energy	
Financials	16,9 %
Health Care	20,3 %
Industrials	5,9 %
Information Technology	33,9 %
Materials	
Real Estate	3,7 %

United States 53.5 % France 6.8 % Germany 6,6 % Tanzania 6,0 % Netherlands 5,7 % Japan 5,7 % United Kingdom 3,3 % Hong Kong 3.1 % Italy 2,5 % Finland 1,7 % Canada 1,6 %

Largest regions

Largest holdings



1,9 %

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OP-Sustainable Wellbeing is an actively managed equity fund that primarily invests its assets in global stock markets. The fund primarily invests directly in equities.

In the fund's investments, attention is paid to the principles of sustainability, with a particular emphasis on social themes. The fund prioritises investments in companies that support the sustainable wellbeing of people and societies, while also accounting for the environmental impact of the investments' business operations. The fund's main themes are wellbeing and equality. The fund typically invests in companies that develop health and wellbeing services, solutions related to the availability of education and financing services, the energy system and the circular economy, new traffic solutions and traffic safety, the availability of apartments, a healthier diet, and sustainable agriculture, for example. The fund may also invest in companies with an exemplary employer role in terms of social questions. The fund's equity market exposure may vary between 75% and 105% of the fund's value. Equity exposure typically varies between 90% and 100%. At least 80% of the fund's investments are sustainable. In its investment activities, the fund complies with the EU's exclusion criteria applied to reference values in accordance with the Paris Agreement. The fund may use derivative instruments to hedge against market movements, to replace direct investments and to otherwise promote effective portfolio management.



Ukkonen, Vares-Wartiovaara

31.10.2025





Responsibility

Responsible investing

Exclusion

Active ownership

Violation of international standards

Thematic impact

The fund follows OP Asset Management's principles for responsible investment. The consideration of responsibility in the investment analysis and decision making provides additional information in addition to the traditional financial and market information. The significant aspects of responsibility can in the long run affect the financial success of the investment objects and thus the return.

The fund excludes from its active, direct investments manufacturers of controversial weapons, mining companies that produce coal, electricity companies that use charcoal and companies that have violated international standards, and which have not been susceptible to impact. The list of excluded investment items is public. OP's funds participate in domestic and foreign general meetings in accordance with OP Fund Management Co's Ownership Policy, which takes responsibility into account. All in all, OP's funds participate annually in more than one thousand general meetings. OP Funds utilize the Annual General Meetings Institutional Shareholder Services Annual General Meeting analysis.

International standards, such as the UN Global Compact, set the minimum level of responsible business operations. OP Asset Management affects through OP funds that make active, direct investments such companies that are considered to have violated international standards. The goal is to get companies that have violated the standards to change their business and start to comply with the international standards in their business. We use external service provider to identify violations of international standards.

OP Asset Management also affects companies through various themes of responsibility, such as issues related to climate change.

Read more about the OP Funds' practical ownership influence in the overview of responsible investment that is published twice a year.

Further details on responsible investments are available on our web page.

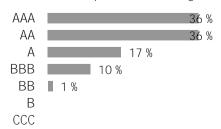


ESG analysis

ESG Rating	AA
ESG score	7,9
Environment (E)	7,0
Social (S)	6,1
Governance (G)	6,5

The ESG Score indicates how well the companies average included in the portfolio take account of the risks and opportunities related to environmental concerns, social concerns and corporate governance concerns relative to their sector. The companies are scored from 0 to 10 and then divided into seven ESG Ratings (AAA-CCC). The higher the score, the better the companies included in the portfolio has prepared for ESG risks and opportunities.

Distribution of companies' ESG rating



Source: MSCI ESG Research

68,1	Carbon intensity
eenhouse gas emissions in	gr
tonnes / turnover (\$M)	

Coverage 100,0 %

The portfolio's carbon intensity is the weighted average of the portfolio companies' carbon dioxide intensity. The carbon footprint takes into account companies' greenhouse gas emissions in tonnes at level 1 and level 2 in relation to the company's turnover (million dollars).

Green revenues	2,5 %
Renewable energy Energy efficiency	0,2 % 1,8 %
Environmentally friendly construction Sustainable use of water	0,2 %
resources Prevention of pollution	0,1 % 0,3 %

The portfolio's green revenues examines how the portfolio companies' products and services have an impact on the environment. The number describes the proportion of products and services with a positive environmental impact on portfolio companies' turnover.

The portfolio's ESG analysis in relation to reference portfolios

	ESG	Carbon intensity	Green revenues
Portfolio	7,9	68,1	2,5 10,1 4,4 8,1
World	6,6	112,3	
Europe	7,7	85,3	
Finland	9,0	66,1	





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