31.10.2025





Basic information

Fund category Balanced funds

Morningstar category EUR Flexible Allocation - Global

Share class

OP-Sustainable World A (Acc.)

ISIN FI4000210539

Benchmark index

composite benchmark, see the fund prospectus for details

Start date	20.9.2016
SFDR Article	8
Share value	139,80 EUR
Fund size	229,6 MEUR
Ongoing costs	1.25 %

Fees

Subscription fee	0,00 %
Redemption fee	0,00 %
Management fee	1,25 %
Performance fee	no
•	•

Owner-customer benefits for a private customer:

- accumulates OP bonus

Risk measures, 3y	Fund	Index
Alfa	-4,0	
Beta	0,9	
Information ratio	-1,5	
Sharpe ratio	0,4	1,1
Active risk	3,2	
Volatility	7,1	7,1

Lower risk

Risk level	
Higher risk	7
	6
	5
	4
	3
	2

Portfolio

Share value



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Allocation

3 years p.a. 5 years p.a.

10 years p.a.

Equities	50,5 %
Fixed Income	45,8 %
Real Estate	0,2 %
Other	
Cash	3,4 %
Loans	

6,0 %

5,5 %

10,8 %

7,5 %

Largest regions

United States	31,3	%
Germany	8,8	%
United Kingdom	6,5	%
Japan	6,4	%
Netherlands	5,4	%
Italy	4,9	%
Sweden	4,5	%
France	4,5	%
Spain	4,0	%

Largest holdings



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OP-Sustainable World is an actively managed balanced fund which invests its assets in global equity and fixed income markets. The fund's investments are mainly direct equity investments and direct fixed income investments.

The fund's investments in fixed income instruments may account for 30–70% of the fund's value and those in equity-linked instruments for 30–70%. The fund may use derivative instruments to hedge against market movements, to replace direct investments and to otherwise promote effective portfolio management. Derivatives are chiefly used to manage equity and interest rate risks. As a rule, the focus of fixed income investments is on fixed income instruments issued by public-sector entities and companies with a good credit rating. The limit of a good rating is BBB or similar. To a limited extent, the fund may also invest its assets in fixed income instruments issued by issuers with a lower credit rating or by non-rated issuers. The fund mainly makes its fixed income investments in fixed income instruments issued by public-sector entities and companies in Europe and the OECD countries.

The fund does not invest in certain products, services or operations that can be considered hazardous to health or be addictive. Investment in certain operations regarded as socially, societally or environmentally harmful has also been restricted. Only companies that rank among the best in their sectors in terms of environmental, social and governance aspects on the whole can be admitted to the Fund.

At least 80% of the fund's investments promote environmental and social characteristics. At least 50% of the fund's investments are sustainable. In its investment activities, the fund follows the EU's exclusion criteria applied to reference values in accordance with the Paris Agreement.



Jenni Hämäläinen







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 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 Rating	AA	Carbon intensity	20,7	Green revenues
	-	gre	enhouse gas emissions in	
ESG score	8,3		tonnes / turnover (\$M)	Renewable energy
Environment (E)	7,1			Energy efficiency
Social (S)	5,5			Environmentally friendly
Governance (G)	7,0	Coverage	100,0 %	construction Sustainable use of water

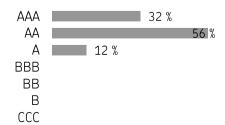
The ESG Score indicates how well the companies included in the portfolio take account of the risks and opportunities related to environmental concerns, social dioxide intensity. The carbon footprint takes concerns and corporate governance concerns relative to their sector. The companies are scored from 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.

The portfolio's carbon intensity is the weighted average of the portfolio companies' carbon 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	6,4 %
Renewable energy Energy efficiency Environmentally friendly	1.2 % 3,8 %
construction Sustainable use of water	1,1 %
resources Prevention of pollution	0,0 % 0,2 %

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.

Distribution of companies' ESG rating



Source: MSCI ESG Research

The portfolio's ESG analysis in relation to reference portfolios

	ESG	Carbon intensity	Green revenues
Portfolio	8,3	20,7	6,4
World	6,6	112,3	10,1
Europe	7,7	85,3	4,4
Finland	9,0	66,1	8,1





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