



Basic information

Fund category Alternative funds

Morningstar category Property - Direct Other

Share class OP-Forest Owner B (Dist.)

ISIN FI4000108436

Benchmark index no benchmark

| Start date | 31.12.2014 |
|---------------|------------|
| SFDR Article | 9 |
| Share value | 205,87 EUR |
| Fund size | 598,7 MEUR |
| Ongoing costs | 1,64 % |

Fees

| Subscription fee | 3,00 % |
|---------------------------------|--------|
| Management fee | 1,50 % |
| Performance fee | no |
| Redemption fee according to the | |
| investment period: | |
| loss than three weers | F 0/ |

| - less than three years | 5 | % |
|-------------------------|---|---|
| - three to six years | 3 | % |
| - six years or more | 1 | % |

Owner-customer benefits for a private customer:

- accumulates OP bonus

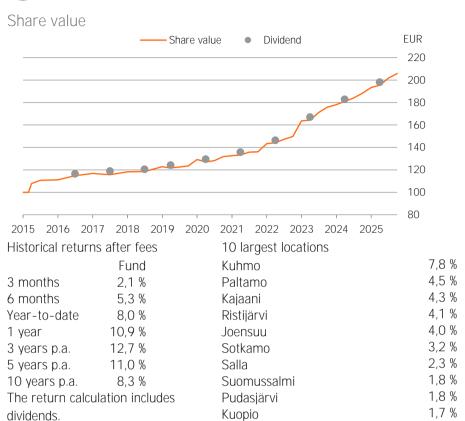
Risk measures, 3y Fund Volatility 3.9 Sharpe ratio 2.4

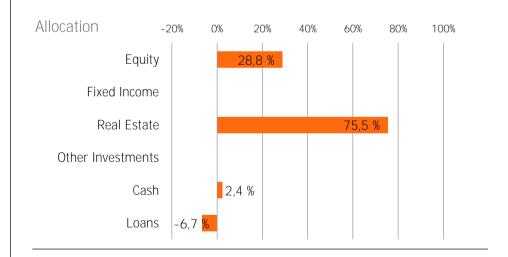
Risk level Higher risk

Lower risk

| 7 | |
|---|--|
| 6 | |
| 5 | |
| 4 | |
| 3 | |
| 2 | |
| 1 | |

Portfolio





Largest holdings







OP-Forest Owner Fund is an AIF fund that invests in real estate and targets long-term capital appreciation, by investing sustainably and in compliance with the Fund rules. The fund mainly invests its assets in forest estates located in Finland. The Fund may also invest in forest estates in the European Economic Area. It may also make indirect investments into forest estates. The Fund aims to make most of its earnings from the sale of timber growing on its forest estates. The Fund may also try to achieve earnings by developing, parcelling out or zoning the forest estates it owns or by utilising the soil or any leisure-time values.

The Fund may also invest in fixed-income securities for the purpose of cash management and temporary asset investments. The Fund may invest its assets in derivative contracts and OTC derivatives in order to hedge against the risk of adverse market movements, to replace direct investments and to otherwise promote effective portfolio management. The Fund may invest in fixed income securities either directly or through mutual funds or special common funds, or by making deposits with credit institutions. All costs arising from maintaining, owning and trading buildings and expert services used in property trading, which may have a substantial effect on the Fund's return, will be paid using the Fund's assets. As an AIF fund, the Fund may deviate from the provisions of the Act on Common Funds with respect to investment assets, their diversification, the Fund's NAV calculation, the Fund's opening hours and borrowing.

The Fund makes sustainable investments (Article 9 of Regulation (EU) 2019/2088 SFDR) focusing on environmental issues. The fund prioritises investments that are expected to have a positive impact on climate change, biodiversity and human wellbeing. For more information about how the Fund integrates sustainability factors, see the fund prospectus.



Portfolio manager

OP Real Estate Asset Management Ltd



Responsibility

The objective of the fund is to make sustainable investments and achieve measurable positive impacts on climate change, biodiversity and human well-being. The fund increases the carbon sequestration and biodiversity of forests and expands the recreational use of forests. The fund's forests serve as carbon sinks, as timber extraction does not exceed growth.

Growth is improved by means of effective and timely forest management and, for example, by fertilising forests with wood ash that has no negative impacts on biodiversity. The forest also creates new carbon sinks by reforesting waste land. Bogs are restored using discretion in order to improve biodiversity and water protection.

All of the fund's forests are PEFC certified, and some are also FSC certified. The forest certificates ensure sustainable forest management and the preservation of biodiversity. FSC certification also requires that 5% of a forest covered by the certificate is voluntarily excluded from any commercial use.

The fund leases forest estates for wind power production, thereby promoting the use of renewable energy and supporting climate goals. The fund offers its forests for recreational use with expanded freedom to roam by, for example, leasing hunting rights to local hunting societies and by enabling opportunities for the construction of hiking routes on land owned by the fund.

OP-Forest Owner Fund





The fund reports annually on the following factors: carbon sinks, certified forests, forests excluded from commercial use, leases for hunting rights, and leases for wind farms.

OP-Forest Owner Fund





This is an advertisement. OP Fund Management Company Ltd and OP Real Estate Asset Management Ltd have prepared this material as background information. The information presented in the material is based on sources that the authors consider reliable. However, the authors cannot guarantee that the provided information or opinions are correct or complete. This material is not intended to provide, and cannot be regarded as, a full and exhaustive description of the product and the risks involved. Although the material has been prepared with care, and the aim has been to ensure that all the presented information is accurate, the authors and their employees assume no responsibility for the content of the material, and no decisions or agreements should be made based on it.

This material does not include a binding offer or proposal to buy or subscribe for a fund unit, nor does the material or its content form a basis for any agreement or commitments.

OP's funds are managed by OP Fund Management Company Ltd, which is a fund management company and alternative investment fund manager licensed by the Finnish Financial Supervisory Authority. The fund's portfolio manager is OP Real Estate Asset Management Ltd, which is an alternative investment fund manager licensed by the Finnish Financial Supervisory Authority]. Investments always involve risks. The value of investments can rise and fall, and the investor may lose part of or all the invested funds. Past performance does not predict future returns. Before making an investment decision, take all the characteristics or objectives of the mutual fund into consideration, as described in the fund prospectus for OP funds and other documents related to the special common fund. Before you make any final investment decision, read more about the special common fund's Key Information Document/Key Investor Information Document and the fund prospectus. The main risks associated with special common funds can be found in the Key Information Document, and a more detailed list of risks in the fund prospectus. The Key Information Documents and rules for special common funds are available from the Asset Manager and website www.op.fi/private-customers/savings-and-investments/funds/all-funds. The fund prospectus is available on the website www.op.fi/private-customers/savings-and-investments/funds/ops-fund-publications. The above materials are available in Finnish, Swedish and English. Copying, publishing or distributing this material to a third party in full or in part is not permitted without written permission from OP. By accepting this presentation, you agree to follow the above instructions and restrictions.