This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

OP-Finland Index Fund, II A-share class (ISIN: FI4000315726)

This fund is managed by OP Fund Management Company Ltd, which is part of the OP Group.

Objectives and Investment Policy

OP-Finland Index Fund is a passive index fund that invests its assets according to the index Nasdaq OMX Helsinki Benchmark Cap. This means that the Fund's investments are split between the companies of the benchmark index in the same proportion as in the index.

Since the Fund aims to generate the same returns as the benchmark index, it only keeps a small portion in cash for the purposes of redemptions. In order to lower its trading needs arising from redemptions and subscriptions, the Fund may to a limited extent use derivative instruments in portfolio management.

Due to the structure of the Fund, its investments can be highly concentrated on certain sectors, such as industry, finance and technology.

The Fund's trading costs are relatively low as changes to the portfolio are basically only made in conjunction with index adjustments.

The investments underlying this fund do not take into account the EU criteria for environmentally sustainable economic activities. However, this fund integrates sustainability risks using the methods specified in the fund prospectus.

The Fund uses a relative Value at Risk (VaR) analysis to monitor total risk. The Fund's VaR may not be more than double the benchmark portfolio's VaR. More information on VaR calculation can be found in OP Fund Management Company's fund prospectus.

Any income received from the investments of the fund is reinvested in the fund.

Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 7 years.

Shares in the mutual fund can be purchased, sold or changed Each Banking Day. If the execution order is received by 16:00:00', the order is executed to the value of the order date.

Risk and Reward Profile

Lower risk — Higher risk



Typically lower rewards — Typically higher rewards

1	2	3	4	5	**6**	7

The synthetic risk and reward indicator (SRRI) describes the risk of NAV fluctuation of units in the fund based on the actual fluctuation over the five preceding years. The indicator places the fund in category 6, which means that there is a high risk of NAV fluctuation associated with the fund unit. It should be noted that even the lowest risk category of 1 does not mean a risk-free investment. Historical data, such as those used in the calculation of the synthetic risk-reward indicator, do not necessarily give a reliable view of the future, and therefore the risk category of the fund may also change.

For any period before the launch of the fund, the SRRI has been derived on the basis of the benchmark index.

Equity market risk and market area risk form the key risks associated with the NAV performance of the Fund.

Equity market risk may cause changes to the Fund's value because of general stock market developments or changes related to an individual company.

The Fund's investments focus on a limited market area, which means that risks associated with the area are emphasised and the value performance of investments may significantly differ from general market development.

Full swing pricing may increase a fund unit's net asset value (NAV) fluctuation.

Charges for this Fund

Fees paid by investors are used to cover the fund's operating costs, such as marketing and distribution costs. These costs reduce the possible return on the investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%

These are maximum fees that may be charged for the investment when units are subscribed for or redeemed.

Charges taken from the fund over a year	
Ongoing charges	0.20%

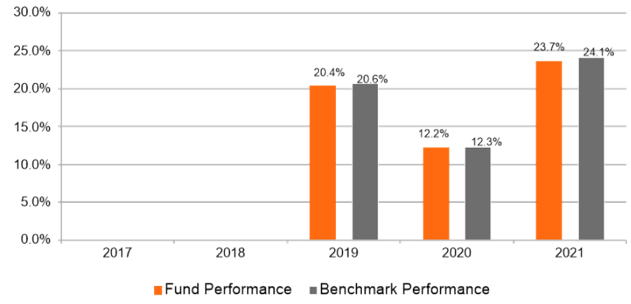
Charges taken from the fund under specific conditions	
Performance fee	No performance fee is charged for this Fund.

For more detailed information on fees can be found out in the price list, and from the management company or its agents.

The ongoing charges figure is based on expenses for the half-year ending 30th June 2022. The figure may vary from year to year. It excludes: Performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in other funds. For more information about charges, please see section Price List of the Prospectus, which is available at www.op.fi.

This Fund applies full swing pricing. If the Fund has net asset inflows, the fund unit's NAV is adjusted upwards, using a swing factor. Correspondingly, if the Fund has net asset outflows, the fund unit's NAV is adjusted downwards, using a swing factor. The maximum amount of swing adjustment is 2.00% of the fund unit's NAV. For more information on swing pricing, please see the OP fund prospectus at www.op.fi.

Past Performance



Historical returns are not a guarantee of future returns.

Subscription and redemption fees are not taken into account in the return. The management fee is taken into account (deducted) in the return.

The Fund was launched in 2018.

The currency in which the past performance has been calculated is euro.

The benchmark of the Fund is Nasdaq OMX Helsinki Benchmark Cap.

Practical Information

The custodian of the Fund is OP Custody Ltd.

Further information on the fund is available at the website of the OP-Pohjola Group at www.op.fi or the nearest co-operative bank, where you can have the prospectus, monthly report and annual report of the OP funds. The NAV of the fund units is also available at the branches of the OP-Pohjola Group, at www.op.fi and the OP Telephone Service, tel. +358 (0) 100 0500. Finnish tax legislation may have an impact on the taxation of the investor. More information on this is available in the prospectus. OP Fund Management Company may be held liable solely on the basis of any statement contained in this KIID that is misleading, inaccurate or inconsistent with the relevant parts of the full prospectus. Additional information is available on the fee policy applied by OP Fund Management Company's fund prospectus at www.op.fi/private-customers/savings-and-investments/funds/ops-fund-publications. On request, investors can receive a copy of the fund prospectus, free of charge.

This fund has two unit classes that are divided into A and B unit types. This Key Investor Information Document describes the performance of both unit types of the class targeted at institutional clients. No dividend will be distributed on the accumulation unit type (A) but all income will be reinvested in the fund to increase the value of the accumulation units. The unit class also have a unit class that pays dividend (B), whose holders are paid annual dividend.

The fund's minimum subscription is 100,000 EUR.

The rules of the fund were confirmed on 5/28/2021.

OP Fund Management Company was granted an authorisation in Finland, and it is regulated by FIN-FSA.

This key investor information document is accurate as of 9/7/2022.