



Basic information

Fund category Balanced funds

Morningstar category ★★★ EUR Cautious Allocation - Global

Share class

OP-Conservative A (Acc.)

ISIN FI0008814702

Benchmark index

composite benchmark, see the fund prospectus for details

| Start date | 31.12.2010 |
|---------------|------------|
| SFDR Article | 8 |
| Share value | 136.39 EUR |
| Fund size | 653.5 MEUR |
| Ongoing costs | 1.08 % |

Fees

| 0.00 % |
|--------|
| 0.50 % |
| 0.95 % |
| no |
| |

Owner-customer benefits for a private customer:

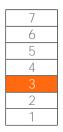
- accumulates OP bonus
- subscriptions and redemptions without fees

| Risk measures, 3y | Fund | Index |
|-------------------|------|-------|
| Alfa | -0.4 | |
| Beta | 1.0 | |
| Information ratio | -0.4 | |
| Sharpe ratio | -0.3 | -0.1 |
| Active risk | 0.9 | |
| Volatility | 5.7 | 5.9 |

Risk level

Higher risk

Lower risk



Portfolio

Share value



| riistoricai returris arter rees | | |
|---------------------------------|--------|-------|
| | Fund | Index |
| 1 month | 1.6 % | 1.5 % |
| 3 months | 2.1 % | 2.2 % |
| 6 months | 8.5 % | 8.9 % |
| Year-to-date | 2.1 % | 2.2 % |
| 1 year | 7.7 % | 9.6 % |
| 3 years p.a. | -0.4 % | 0.0 % |
| 5 years p.a. | 1.1 % | 2.2 % |
| 10 years p.a. | 1.5 % | 3.4 % |

Historical returns after fees

Registered domiciles



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24.3 % 12.9 %

11.6 % 5.7 %

4.6 %

4.6 % 3.4 %

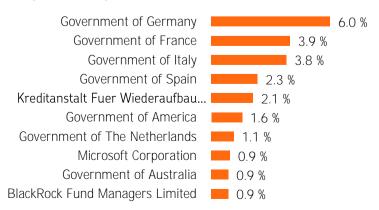
3.2 % 3.1 %

Allocation Largest regions

| Equities | 25.2 % | United States | |
|--------------|--------|-----------------|--|
| • | | Utilited States | |
| Fixed Income | 72.9 % | Germany | |
| Real Estate | 0.0 % | France | |
| Other | 0.0 % | Italy | |
| Cash | 1.9 % | Netherlands | |
| Loans | | Spain | |
| | | Finland | |
| | | Japan | |

United Kingdom

Largest holdings



OP-Conservative Fund

31.3.2024





OP-Conservative Fund is a balanced fund investing its assets primarily in global fixed-income markets and partly in the global equity markets. In the base scenario, the fund invests 80% of its assets in the fixed-income markets and 20% in the equity markets. The proportion of fixed-income investments may range between 70–100% and equity investments between 0–30 %. The fund's investments are primarily made through other funds. The fund may use derivatives instruments in its investment activities to hedge against market fluctuations, to replace direct investments and to otherwise promote efficient portfolio management. Primarily derivatives are used in equity and interest-rate risk management. The Fund diversifies its investments on a broad basis among various companies and bonds, since the investments are mainly implemented using funds.

The Fund promotes environmental and social characteristics and, to ensure it, uses environmental, social and governance (ESG) analysis and excludes certain investments. For more information about the ESG methods used, see the fund prospectus. The "do no significant harm" principle applies only to those investments underlying the fund that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this fund do not take into account the EU criteria for environmentally sustainable economic activities.



Ville Pekkala





Responsibility

Responsible investing

The fund complies with OP Asset Management's principles for responsible investment where applicable.



ESG analysis

| ESG risk level | А | Carbon intensit |
|--|-----|----------------------|
| | | (|
| Total ESG score | 7.1 | |
| Environment (E) | 7.1 | |
| Social (S) | 5.1 | |
| Governance (G) | 5.9 | Coverage |
| | | |
| The ECC siels level in director become little and access | | The montfelle's cont |

The ESG risk level indicates how well the companies 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 risk-level categories (AAA–CCC). The higher the score, the better the company included in the portfolio has prepared for ESG risks and opportunities.

Carbon intensity 87.9 greenhouse gas emissions in tonnes / turnover (\$M)

Coverage 67.3 %

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

4.8 %

Renewable energy
Energy efficiency
Environmentally friendly
construction
Sustainable use of water
resources
Prevention of pollution

4.8 %

0.9 %

2.7 %

0.7 %

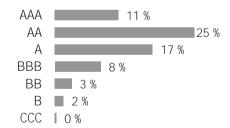
0.7 %

0.1 %

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 risk levels



Source: MSCI ESG Research

The portfolio's ESG analysis in relation to reference portfolios

| | ESG | Carbon intensity | Green revenues |
|-----------|-----|------------------|----------------|
| Portfolio | 7.1 | 87.9 | 4.8 |
| World | 6.8 | 117.4 | 6.2 |
| Europe | 7.9 | 86.5 | 4.6 |
| Finland | 8.8 | 138.5 | 8.1 |

OP-Conservative Fund





The purpose of the monthly report is to provide its readers with information on the funds and their performance. Information provided in the report is no investment advice and no investment decisions should be made based on such information. The Key Investor Information Document for investors and the fund prospectus as well as the fund's annual report and half-yearly report are the documents that investors should read before making any subscription for fund units. Information in this document is not complete and it is updated on a monthly basis. The information in the report is the latest information on the funds at the time of preparing the report. Copying and distributing the information in the report is prohibited. Changes in the report will not be informed separately. OP Fund Management Company Ltd has compiled and provided the information presented in the report. OP Fund Management Company Ltd does not guarantee that the information presented in the report is correct, perfect or up to date or is not liable for any direct or indirect costs, damage or losses that use of the information presented in this material may cause. The star rating in this report is produced by Morningstar and it is updated every month. The historical performance of the funds is no guarantee of future performance. The values of fund units may vary considerably due to the composition of their investments and the methods used in their management. The fund prospectus describes in greater detail the risks associated with the fund. Fund publications regarding the funds are available at op.fi and OP's branches.