

This document provides the investor with the key information on the fund. It is not marketing material. Legislation requires that the key information be provided in order for the investor to be aware of the nature of the fund and the investment risks linked to it. It is recommended that investors acquaint themselves with this document so that they can make informed investment decisions.

### Mandatum Life SICAV-SIF - Slim Tail Equity Fund - Share class A USD

ISIN code: LU1336675803

The fund is managed by Mandatum Life Fund Management S.A. which is part of the Mandatum Life Group.

#### Targets and investment policy

The Sub-Fund aims to achieve long-term capital growth by investment in U.S. listed equities and U.S. equity-related securities. The Sub-Fund seeks to achieve equity like returns with limited negative returns primarily through its active momentum based methodologies.

The proportion of equity-related securities in the Sub-Fund may vary between 0% and 125% of the net assets of the Sub-Fund. The Sub-Fund may enter into financial derivatives contracts for the purpose of hedging, efficient portfolio management and/or implementing its investment strategy. The Sub-Fund may invest in fixed-income and money market securities only for liquidity management.

Regardless of other investments, the Sub-Fund may invest in financial derivatives contracts provided that the aggregated derivative position's net exposure to underlying assets does not exceed 125% of the Sub-Fund's net assets.

The benchmark index for the fund is US Cash Libor Total Return 1 month Index (USD).

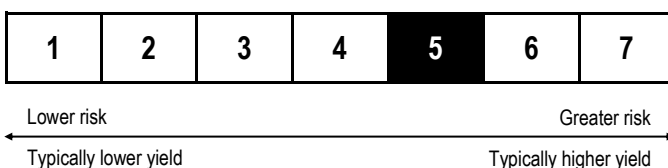
This share class does not distribute income; instead the return on investments is reinvested. However, distribution of the returns can be decided by the Board of Directors.

Investors can buy and sell shares of the fund on days which are banking days in both Luxembourg and Finland.

Recommendation: This fund may not be suitable for investors who intend to sell their fund shares within five years.

Base currency of the fund is USD.

#### Risk and reward profile



The fund's risk category describes the relationship between risk and reward and fluctuations in the fund share's performance. As the fund does not have sufficient performance history data, the fund's risk category has been calculated using the fund's investment-strategy-based simulation over the past five years. The fund's current risk category is 5.

The fund's risk category is based on a mathematical formula which does not take into account impairments, political risks or unpredictable fluctuations in interest rates or exchange rates. Even the lowest risk category (1) is not fully risk-free.

The risk-reward profile and risk category of the fund are subject to change over time. It is not possible to predict the risk and reward profile or future developments in the risk category based on the historical data of the fund's risk category.

Following risks should also be considered when investing in the fund, since they may not be fully included in the risk indicator:

- ◆ Counterparty risk: The fund's counterparties may fail to pay the proceeds on the sale of securities or fail to deliver purchased securities. The fund's OTC derivative counterparties may fail to meet their obligations during the life of OTC derivative contracts.
- ◆ Derivatives risk: Derivatives are used to increase, decrease or maintain the risk level of the fund. If the fund's derivatives strategy fails, the fund could suffer significant losses.
- ◆ Event risk: Unpredictable events such as sudden devaluations of foreign currencies or political events.
- ◆ Operational risk: Disruptions or delays in operational processes may affect the fund negatively.

# Key investor information

## Mandatum Life

### Fund's expenses

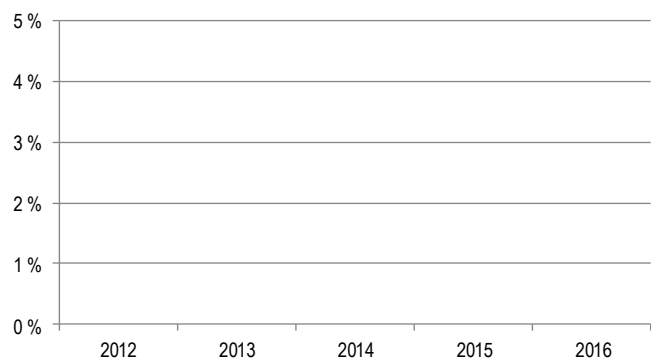
The expenses paid by the investor are used to pay the fund's operating expenses such as marketing and distribution expenses. These expenses decrease the potential return on investments.

<b>One-off charges prior to or following the investment</b>
<b>Subscription fee:</b> 0%
<b>Redemption fee:</b> 0%
This is the maximum amount that can be charged as expenses on an investment before it is invested/before the proceeds on your investment are paid out.
<b>Charges taken from the fund over a year</b>
<b>Ongoing charges:</b> 0.82%
<b>Charges taken from the fund under certain specific conditions</b>
<b>Performance-based fee:</b> 10% per year on the portion of the return that exceeds the return on the benchmark index.
<b>Performance-based fee charged in 2016:</b> 0.42%

The amount of expenses can vary from year to year. They do not include performance-based fees or portfolio transaction costs.

For more information on expenses see the fund's rules.

### Past performance



The fund has insufficient performance history for this chart.

- ◆ Fund launched in 2016. Share class launched in 2016.
- ◆ Performance calculation currency is USD.
- ◆ Benchmark index: US Cash Libor Total Return 1 month Index (USD). The fund has discretion in its choices of investments within its investment objectives and policies.
- ◆ Past performance is not a guide to future performance results.

### Practical information

- ◆ The depositary is RBC Investor Services Bank S.A.
- ◆ Mandatum Life SICAV-SIF is a fund that consists of several sub-funds. Each sub-fund issues one or more share classes. This key investor information brochure has been drawn up by share class. The assets and liabilities of each sub-fund in Mandatum Life SICAV-SIF are segregated, so that assets of this sub-fund will not be used to pay liabilities of other sub-funds.
- ◆ More information on Mandatum Life SICAV-SIF and other practical information (incl. annual reports and biannual reviews) is available in the fund's rules and at [www.mandatumlife.lu](http://www.mandatumlife.lu).
- ◆ Offering document is available in English.
- ◆ More share classes are available for this sub-fund. More information is available in the fund's Offering Document.
- ◆ The daily net asset value of this share class is published at [www.mandatumlife.lu](http://www.mandatumlife.lu).
- ◆ Mandatum Life Fund Management S.A. may be held liable only if this document contains misleading or inaccurate information or information that is in conflict with the fund brochure.
- ◆ Taxes: The tax legislation of the fund's home country may have an impact on the personal tax position of the investor.