

Fund Description & Key Information

The objective of the Strategy is to make a substantial net impact through investing in ICMA-labelled sustainable corporate bonds, while aiming to generate consistent excess return over the benchmark in different market conditions. The net impact is quantified, and every bond must show a positive net impact. The objective of the Strategy is to make a positive contribution (positive impact) on sustainability themes that address global and local fields of action: environment, society, knowledge, and health. This is done

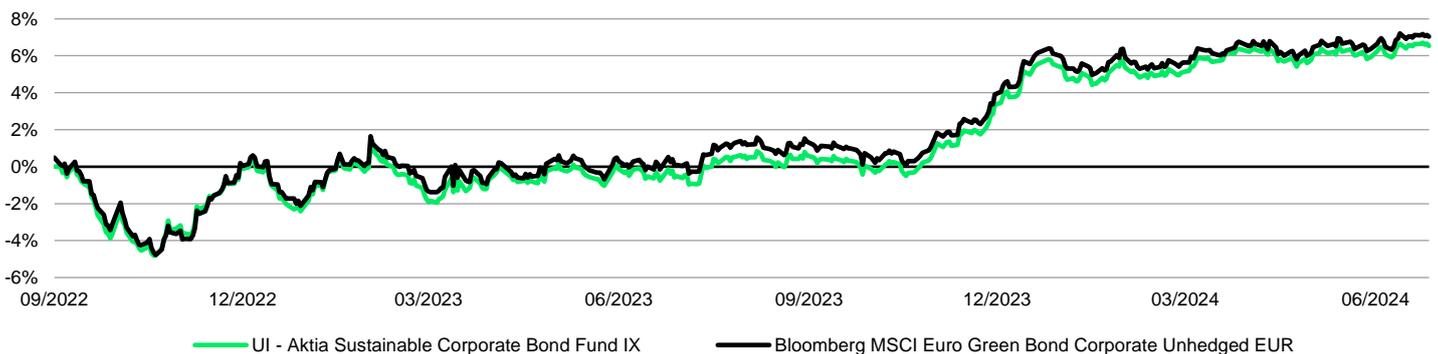
through investing in ICMA conform sustainable corporate bonds, in which the use of proceeds are used to finance environmental projects (green bonds), social projects (social bonds), the combination of these (sustainability bonds) or sustainability linked bonds. The Strategy is SFDR article 9 compliant. The Strategy has its focus on Investment Grade (IG) issues with max. 20 % allowed in High Yield (HY) issues (min BB-, except max. 3 % not rated). The Strategy mainly invests in bonds denominated in EUR.

Portfolio Managers

Jonne Sandström, Aapo Alenius, Juuso Rantala

Fund Inception	01.09.2022	Dealing Frequency	Daily	Domicile	Luxembourg
Strategy Inception	01.09.2022	Currency	EUR	Location	Helsinki, Finland
AUM (MEUR)	96.7	Fund Structure	Lux SICAV UCITS	SFDR	Article 9
Strategy AUM (MEUR)	96.7	ISIN	LU2459309501		

Performance

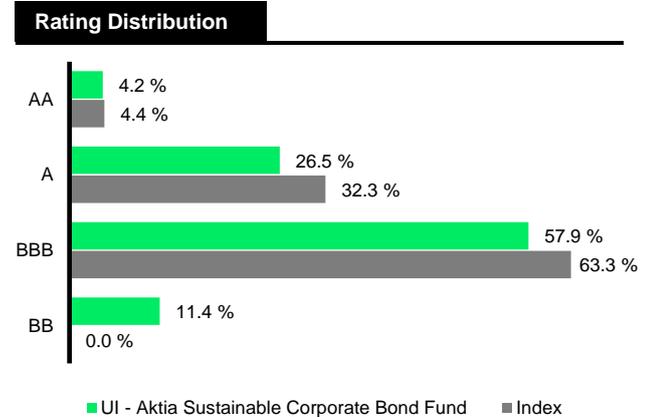
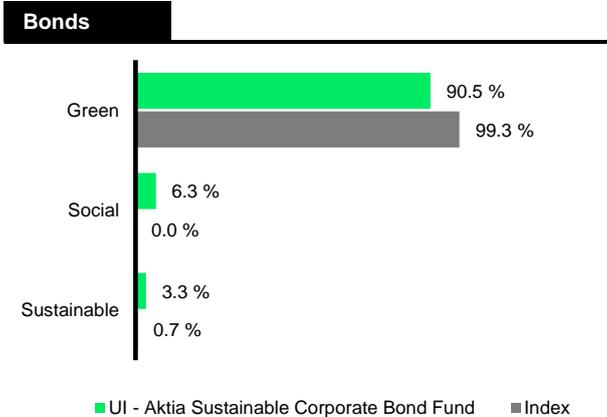


Return	1 m	3 m	6 m	YTD	1 y	Since Incept. p.a.
Fund	0.6%	0.2%	0.9%	0.9%	7.1%	3.5%
Index	0.6%	0.3%	0.9%	0.9%	6.9%	3.8%
Difference	-0.0%	-0.1%	0.1%	0.1%	0.2%	-0.3%

Figures	YTM	Mod. Dur.	Countries	Volatility	Tr. Error	Sharpe	Avg. Rating	Net Impact Ratio
Fund	4.1%	4.0	19	3.1%	0.9%	0.82	BBB+	51.0%
Benchmark	3.9%	4.0	26	3.3%	-	0.73	BBB+	

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Index	Diff.
2024	0.2%	-0.7%	1.2%	-0.7%	0.3%	0.6%							0.9%	0.9%	0.1%
2023	2.3%	-1.4%	0.8%	0.5%	0.2%	-0.4%	1.2%	0.2%	-0.7%	0.4%	2.4%	2.6%	8.2%	8.4%	-0.2%
2022									-3.6%	0.3%	2.7%	-1.7%	-2.4%	-2.1%	-0.3%

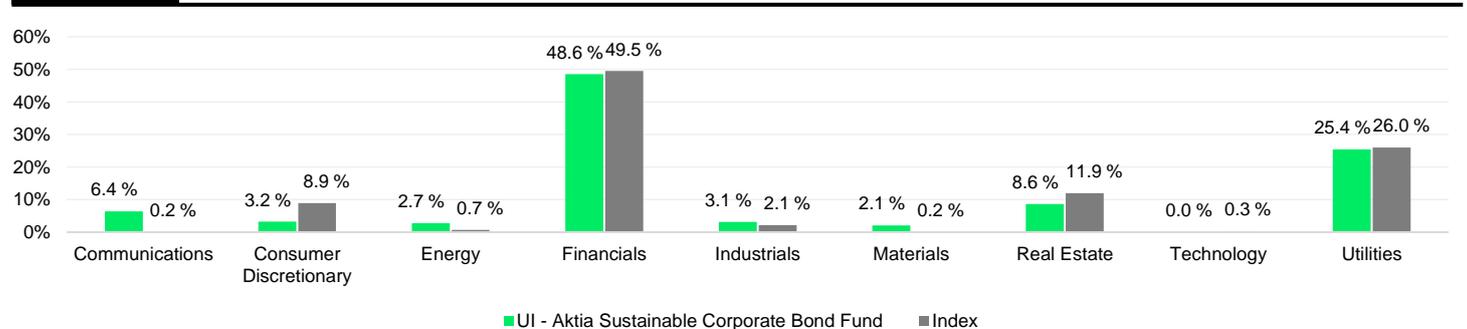
Holding Data



Top Issuers

Issuer	Percentage
Iberdrola Finanzas S.A.	2.2%
ERG S.p.A.	2.1%
OP Yrityspankki Oyj	2.1%
ProLogis International Funding II S.A.	2.0%
Nordea Bank Abp	2.0%
AIB Group PLC	1.9%
NatWest Group PLC	1.9%
DNB Bank ASA	1.8%
EDP - Energias de Portugal S.A.	1.8%
Telefónica Europe B.V.	1.8%

Sectors



Currency	Share Class	ISIN	Mngmt Fee	OGC *	Initial Investment	Dividend Policy
EUR	IX	LU2459309501	0.35%	0.59%	5mio	Accumulating
EUR	IX D	LU2619348928	0.35%	TBA	5mio	Distributing
EUR	I	LU2459309410	0.45%	0.75%	0.5mio	Accumulating
EUR	R	LU2459309683	0.80%	1.08%	None	Accumulating
EUR	R Clean	LU2459309766	0.45%	0.73%	None	Accumulating
EUR	R Clean D	LU2459309840	0.45%	0.88%	None	Distributing

* Estimated Ongoing Charges



This is a marketing communication. Aktia Bank Plc. ("Aktia") has produced this material for the use of investors. Information contained in this document has been obtained from Universal-Investment Luxembourg S.A. and other publicly available sources Aktia considers reliable. Aktia is however not responsible for the correctness or completeness of the information. The investor is responsible for obtaining all necessary information concerning possible tax implications. Future performance is subject to taxation which depends on the personal situation of each investor and which may change in the future. The value of the funds' shares may rise or fall over time and investment may lead to a financial loss. The fund's past performance does not predict future returns and does not offer a clear indication of the direction of future development. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and/or current market conditions and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the investment/product. The investor should take into account rapid changes in the market and their effect on information contained in this material. Investments in foreign markets are sensitive to changes in foreign currency exchange rates, which may cause a rise or fall in the net value of the fund. Aktia Bank Plc. is the funds' investment manager. The sales documents (key investor information, sales prospectus, annual and semi-annual reports) constitute the sole basis for the purchase of units. Sales documents of the fund can be obtained free of charge from your advisor/broker, the relevant custodian/depositary, or from Universal-Investment at www.universal-investment.com. The customer should always refer to the PRIIPS KID before making any final investment decisions. The content should not be considered as personal investment advice or investment recommendation. The offering, sale and/or distribution of the products or services described on this website are not intended to any US Persons. Any material on this website or copies of it may not be distributed to the United States or to US Persons as it is against restrictions imposed by laws and regulations. All data provided is subject to inspection by the auditors at each reporting date. To our knowledge, the information provided is based on current legal and tax provisions.

The information is based on the situation on the retrieval date ©2024 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.