

KEY INFORMATION DOCUMENT

PURPOSE: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Kapitalforeningen Investin - SRV - Fixed Income akk. KL - Unit Class W - DKK

a Sub-Fund of Kapitalforeningen Investin

ISIN: DK0061112117

Manufacturer:

Name: FundRock Management Company S.A. (Management Company)
 Contact Details: 33 Rue de Gasperich, L-5826 Hesperange, Luxembourg. For more information call +352 27 111 1.
 Website: <https://www.fundrock.com/>
 Competent authority: The Danish Financial Supervisory Authority is responsible for supervising FundRock Management Company S.A. in relation to this Key Information Document. Kapitalforeningen Investin is authorised in Denmark and regulated by Danish Financial Supervisory Authority.

Date of production: 31/05/2024

You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type : SRV – Fixed Income akk. KL W is a Unit Class that is an open-ended, ongoing issue and redemption Sub-Fund of Kapitalforeningen Investin.
 Term : The Unit Class has no fixed term. The annual general meeting may decide to wind up or liquidate the Unit Class if this is deemed necessary in order to best protect the interests of investors.

Objectives : The objective of the investment strategy in the Sub-Fund is to exploit yield market imbalances. The Sub-Fund pursues an active and systematic investment strategy in which it seeks the market positions that are expected to give the best possible return, taking into account the risk profile. The interest rate risk is reduced so that the yield development is not significantly affected by the development in the interest rate level. In other words, the aim of the investment strategy is to generate returns for you as an investor, whether interest rates rise or fall.

The Sub-Fund's investment strategy is twofold. Investments in bonds with the ability to leverage them and investments in interest rate derivatives with a view to increasing the return or reducing the risk in the portfolio. The Sub-Fund primarily invests in Scandinavian government and mortgage bonds.

Information on whether the Unit Class may use different types of derivative financial instruments to adjust risk or to achieve a better return for you as an investor can be found in the prospectus for the fund.

Investments are made without reference to benchmarks.

The Unit Class is actively managed. The investment manager has complete freedom to determine the composition of the Unit Class portfolio.

The Sub-Fund launched on 12 February 2019. The Unit Class launched on 12 February 2019.

The currency of the Sub-Fund is DKK. The currency of this Unit Class is DKK.

The Sub-Fund is accumulating, which means that the net profit from the Sub-Fund is reinvested.

Intended retail investor : The Unit Class is aimed at retail investors and professional investors. The sub-fund is aimed at investors with a medium investment horizon and a low risk profile. Investors should be aware that they may not be able to recover their initial investment. Investors should consider their long-term investment objectives and financial needs before making an investment decision. The Unit Class may not be appropriate for investors who intend to withdraw their money within 3 years.

Depository: The Bank of New York Mellon SA/NV, Copenhagen Branch

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator



← Lower risk Higher risk →



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Investors shall note that besides the risks included in the risk indicator, other risks, such as derivative risk may affect the sub-fund's performance. Please refer to the Prospectus for more details.

This product does not include any protection from future market performance so you could lose some or all of your investment. If not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product/proxy over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

| Recommended holding period (RHP): 3 years Example Investment: 100,000 DKK | | | |
|--|---|--------------------------|---------------------------------|
| Scenarios | | If you exit after 1 year | If you exit after 3 years (RHP) |
| Minimum | There is no minimum guaranteed return. You could lose some or all of your investment. | | |
| Stress | What you might get back after costs | 81,320 DKK | 84,580 DKK |
| | Average return each year | -18.68% | -5.43% |
| Unfavourable | What you might get back after costs | 92,810 DKK | 97,040 DKK |
| | Average return each year | -7.19% | -1.00% |
| Moderate | What you might get back after costs | 99,370 DKK | 101,630 DKK |
| | Average return each year | -0.63% | 0.54% |
| Favourable | What you might get back after costs | 116,290 DKK | 116,130 DKK |
| | Average return each year | 16.29% | 5.11% |

Unfavourable scenario: This type of scenario occurred for an investment/benchmark or proxy between September 2019 and September 2022

Moderate scenario: This type of scenario occurred for an investment/benchmark or proxy between May 2017 and May 2020

Favourable scenario: This type of scenario occurred for an investment/benchmark or proxy between February 2021 and February 2024

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

WHAT HAPPENS IF FUNDROCK MANAGEMENT COMPANY S.A. (MANAGEMENT COMPANY) IS UNABLE TO PAY OUT ?

The Management Company is responsible for the administration and management of the Sub-Fund, and does not typically hold assets of the Sub-Fund (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). The Management Company, as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Sub-Fund or the depositary is unable to pay out. There is no compensation or guarantee scheme in place which may offset, all or any, of this loss.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Cost over time

The tables below show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return).
- For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 100,000 DKK is invested.

| Example Investment: 100,000 DKK | If you exit after 1 year | If you exit after 3 years (RHP) |
|---------------------------------|--------------------------|---------------------------------|
| Total costs | 1,962 DKK | 4,797 DKK |
| Annual cost impact(*) | 1.96% | 1.56% |

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.10% before costs and 0.54% after costs.

Composition of costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs | Up to 0.25% of the amount you pay in at the commencement of the investment. The distributor that sells you the product may charge additional costs and will inform you of the actual cost. | 250 DKK |
| Exit costs | Up to 0.38% of your investment before it is paid out to you. The distributor that sells you the product may charge additional costs and will inform you of the actual cost. | 374 DKK |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 0.84% of the value of your investment per year. This is an estimate based on estimated costs over the last year. Including ongoing target fund charges. | 851 DKK |
| Transaction costs | 0.33% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 334 DKK |
| Incidental costs taken under specific conditions | | |
| Performance fees and carried interest | 0.15% of the value of your investment per year. This is an estimate, calculated on an annualised basis, based on the average over the previous 5 years. | 152 DKK |

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

The recommended minimum holding period: 3 years.

You will be able to sell your investment certificates and realise your investment at the current market value every Tuesday, with a minimum notice of five banking days.

HOW CAN I COMPLAIN?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

Postal Address: FundRock Management Company S.A., 33 Rue de Gasperich, L-5826 Hesperange, Luxembourg.

E-mail: FRMC_qualitycare@fundrock.com

Website: <https://www.fundrock.com/policies-and-compliance/complaints-policy/>

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim.

OTHER RELEVANT INFORMATION

Additional Information: Copies of the latest Prospectus, annual report, semi-annual report (all available in English), and the latest Net Asset Value per Share, are available free of charge at the registered office of the Management Company, FundRock Management Company S.A. in its offices at 33 Rue de Gasperich, L-5826 Hesperange, Luxembourg.

Past Performance and Previous Performance Scenarios: The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Sub-Fund's net asset value per share/proxy and that past performance is not indicative of future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated. Investors should not base their investment decisions solely upon the scenarios shown.

Any past performance data presented will be for up to 10 calendar years from the date of the launch of a share class. No performance data will be presented for a share class that does not yet have performance data for one complete calendar year as there would be insufficient data to provide a useful indication of past performance to retail investors.

Previous past performance may be found at: maia.amfinesoft.com/kid_past_performance_bar_chart

Previous performance scenario calculations may be found at: maia.amfinesoft.com/histo_kid_scenario