



## 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 over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: 5 years<br>Example Investment: USD 10 000 |   |                          |                           |
|---|---|--------------------------|---------------------------|
| Scenarios   |   | If you exit after 1 year | If you exit after 5 years |
| Minimum   | There is no minimum guaranteed return. You could lose some or all of your investment. | -                        | -                         |
| Stress  | What you might get back after costs   | USD 3 590                | USD 3 120                 |
|   | Average return each year  | -64.11%                  | -20.80%                   |
| Unfavourable  | What you might get back after costs   | USD 7 940                | USD 10 820                |
|   | Average return each year  | -20.59%                  | 1.59%                     |
| Moderate  | What you might get back after costs   | USD 11 210               | USD 17 890                |
|   | Average return each year  | 12.09%                   | 12.33%                    |
| Favourable  | What you might get back after costs   | USD 15 890               | USD 22 100                |
|   | Average return each year  | 58.93%                   | 17.18%                    |

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.

Unfavourable scenario: This type of scenario occurred for an investment between 2024 - 2025.

Moderate scenario: This type of scenario occurred for an investment between 2017 - 2022.

Favourable scenario: This type of scenario occurred for an investment between 2016 - 2021.

### What happens if Nordea Investment Funds S.A. is unable to pay out?

The assets of the Fund are held in safekeeping by its depository. In the event of our insolvency, the fund's assets in the safekeeping of the depository will not be affected. However, in the event of the insolvency of the depository, or someone acting on its behalf, the fund may suffer a financial loss. This loss will not be covered by any investor compensation or a guarantee scheme. However, this risk is mitigated to a certain extent by the fact that the depository is required by law and regulation to segregate its own assets from the assets of the Fund. The depository will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations).

### 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.

#### Costs over time

The tables 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 shown here 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.

USD 10 000 is invested.

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | USD 189                  | USD 1 560                 |
| Annual cost impact (*) | 1.9%                     | 1.9% each year            |

(\*) 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 14.2 % before costs and 12.3 % after costs.

#### Composition of costs

| One-off costs upon entry or exit                            |   | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs   | In the fund's prospectus a maximum fee of 5.00% is stated. This fee is not charged by the Management Company but this is the maximum the person selling you the product may charge.   | Up to USD 500            |
| Exit costs  | We do not charge an exit fee.   | USD 0                    |
| Ongoing costs taken each year                               |   |                          |
| Management fees and other administrative or operating costs | 1.80% of the value of your investment per year. This is an estimate based on actual costs over the last year, or on expected costs (new share class).   | USD 180                  |
| Transaction costs   | 0.10% 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. | USD 10                   |

| Incidental costs taken under specific conditions |   |       |
|--|---|-------|
| Performance fees (and carried interest)          | There is no performance fee for this product. | USD 0 |

## How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product has no required minimum holding period but is designed for long-term investment; you should be prepared to stay invested for at least 5 years.

Redemption requests received by the Transfer Agent before 15h30 CET on any valuation day will be processed that day.

The share price will be the net asset value calculated for the day on which the transaction request is processed. Redemption requests received after the cut-off will be processed on the next applicable valuation day.

More information regarding the redemption and valuation processes is available in the fund's prospectus and accessible via [www.nordea.lu](http://www.nordea.lu).

## How can I complain?

Complaints about the product can be submitted in writing :

By filling the form available on [Nordea.lu](http://Nordea.lu)

or by post to: Nordea Investment Funds S.A., Attention: Compliance Officer, 562 rue de Neudorf, L-2220 Luxembourg Grand Duchy of Luxembourg.

## Other relevant information

Daily shares prices are available on [www.nordea.lu](http://www.nordea.lu). Information on past performance over the past 10 years and previous performance scenarios of the share class is available at:

- [https://docs.data2report.lu/documents/KID\\_PP/KID\\_annex\\_PP\\_Nordea\\_LU0772958525\\_en.pdf](https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_Nordea_LU0772958525_en.pdf).

- [https://docs.data2report.lu/documents/KID\\_PS/KID\\_annex\\_PS\\_Nordea\\_LU0772958525\\_en.pdf](https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_Nordea_LU0772958525_en.pdf).

Past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.