

## Key Information Document

**Simplicity.**

## Simplicity Fastigheter

## 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 product's nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

Fund	Simplicity Fastigheter
ISIN	Unit class A – Accumulating (non-distributing) SE0015243258 Unit class B – Distributing: SE0015243282
Issuer	Simplicity AB
This document is dated	18/10/2023
Supervisory authority	Finansinspektionen is responsible for the supervision of Simplicity concerning this document. This Priip product is authorised in Sweden and is managed by Simplicity AB. Simplicity AB is authorised in Sweden and regulated by Finansinspektionen.

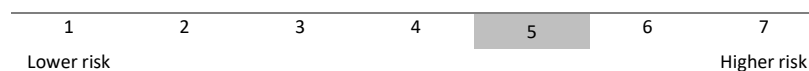
For more information, please call +46 340 21 95 00 or visit [www.simplicity.se](http://www.simplicity.se).

## What does the product entail?

Type	Securities fund
Term	The Fund does not have a fixed date of expiry. The fund management company retains the right to close the fund and redeem the units. For more information, please refer to the prospectus.
Objectives	The fund is an actively managed equity fund that, with the help of fundamental company analysis, invests in real estate shares. The fund aims to create a long-term positive return and higher value growth than its benchmark index. The fund invests mainly in Swedish companies, but also in companies in the rest of the Nordic region. The Fund does not invest with requirements or ambitions to achieve correlation with its benchmark index and will therefore, in certain market circumstances, deviate significantly from its benchmark index. Shares are selected based on their own assessments, which means that deviations from the market can be both larger and smaller over time. The fund can invest up to 10% of the assets in unlisted shares. The Fund may invest a maximum of 10% of the Fund's assets in fund units. The fund does not normally pay any dividends, but all income is reinvested in the fund. The fund's benchmark index is OMXS Real Estate GI. The fund may use derivatives for efficient portfolio management. Share class A is accumulative, which means that dividends are reinvested. Share class B normally pays dividends and the size of the dividend is determined by the fund company. As a starting point for determining the size of the dividend, the dividends received by the Fund during the previous financial year are taken into account. The annual dividend in unit class B does not affect the net asset value of unit class A. The fund's return is determined by how the shares in which the fund invests increase or decrease in value during the holding period. Generally, subscriptions and redemptions of fund units can be executed every Swedish banking day.
Intended Investor	This Fund may be appropriate for those who plan to stay invested for at least 5 years and who are aware that their investment in the Fund may go up or down in value, and that there is no guarantee that they can recoup all of the capital initially invested. No prior knowledge or experience of securities funds or financial markets is required in order to invest in the Fund.
Depository institution	Swedbank AB (publ). The annual report, semi-annual report, prospectus, latest unit price and other practical information is available at no cost in Swedish and English at <a href="http://www.simplicity.se">www.simplicity.se</a> , alternatively <a href="https://www.simplicity.se/en/">https://www.simplicity.se/en/</a> .

## What are the risks, and what returns may I get?

Risk indicator



The risk indicator is based on the assumption that you will retain the product for 5 years.

The summary risk indicator provides an indication of this product's level of risk in comparison to other products. It shows the probability that this product will lose value as a result of market developments. The Fund is classified as 5 out of 7, i.e. a medium high level of risk. This means that there is a medium-high risk of rises and falls in the unit value of the Fund. The indicator primarily reflects rises and falls in the shares in which the fund has invested. Risks that are not reflected by the risk indicator: Counterparty risk - the risk that a counterparty fails to fulfil its commitments to the Fund, such as by not paying an agreed-upon sum or not making agreed-upon deliveries of securities. Operational risk - the risk of losses due to e.g. system failures, human error or external events. This product does not include any protection against future market developments. You may therefore lose some or all of your investment.

## Return scenarios

The returns you may receive from this product are dependent on future market developments. The future development of the market is uncertain and cannot be predicted with certainty. These figures include all charges for the product itself, but do not reflect any charges that you are liable to pay to your advisor or distributor. These figures also do not reflect your personal tax situation, which may also affect the amounts that you will receive. The negative, neutral and positive scenarios reflect the worst, average and best returns that this product has generated over the last 10 years. The markets can evolve completely differently in the future. The stress scenario shows what you can get back under extreme market conditions. The negative scenario occurred for an investment in the product or an appropriate benchmark index between 2021 - 2023. The neutral scenario occurred for an investment in the product or an appropriate benchmark index between 2016 - 2021\*, and the positive scenario occurred for an investment in the product or an appropriate benchmark index between 2014 - 2019\*.

Scenarios	Investment of SEK 100,000	1 year	5 years (Recommended investment horizon)
Minimum	There is no guaranteed minimum return. You may lose some or all of your investment.		
Stress scenario	What you may receive after deductions for charges	23 136 kr	38 728 kr
	Average annual return	-76,9%	-17,3%
Negative scenario	What you may receive after deductions for charges	55 663 kr	47 476 kr
	Average annual return	-44,3%	-13,8%
Neutral scenario	What you may receive after deductions for charges	115 076 kr	220 363 kr
	Average annual return	15,1%	17,1%
Positive scenario	What you may receive after deductions for charges	161 027 kr	277 902 kr
	Average annual return	61,0%	22,7%

## What happens if Simplicity AB is unable to make payments?

By law, the Fund's assets may not be held by the fund management company. Instead, each fund must have an assigned depository to manage the possession of the Fund's assets. In the event of the fund management company's insolvency, management of the Fund is taken over by the depository. There is no compensation arrangement or guarantee scheme for investors in the Fund.

## What are the charges?

The person giving you advice about or selling the product may charge you further fees. If this is the case, the person in question shall inform you about these charges and how they affect your investment.

### Charges over time

The tables show the sums charged to your investment to cover various types of costs. The size of these sums is dependent on how much you invest, how long you hold the product and how your product performs. The sums shown here are based on sample figures for the investment size and various possible investment horizons.

We have applied the following assumptions: For the first year, you will get back the amount that you have invested (0% annual return). For 5 years, we have assumed that the product performs in accordance with the neutral scenario. The investment amount is SEK 100,000.

Investment of SEK 100,000	If you redeem after 1 year	If you redeem after 5 years
Total charges	1 180 kr	13 330 kr
Annual cost effects*	1,18%	2,53%

\*This illustrates how costs will decrease your return every year during your investment period. It shows e.g. that if you redeem your units at the end of the recommended investment period, your average return per year would be 18,50% before charges and 17,12% after charges.

As compensation for their services, the person selling this product to you may receive a part of the charges you pay us. You will receive information about this amount.

## Breakdown of charges

The sums in SEK are based on an investment of SEK 100,000.

One-off entry or exit charges		If you redeem after 1 year
Entry charges	We do not charge any entry charge, but the person who sells the product to you may do so.	SEK 0
Exit charges	We do not charge any exit charge for this product, but the person who sells the product to you may do so.	SEK 0
Ongoing charges		
Management fees, administrative and operational charges	0,92% of the value of your investment per year. This is an assessment based on actual costs during the last year.	920 kr
Transaction costs	0,26% of the value of your investment per year. This is an assessment based on the costs that arise when we buy and sell the underlying investments in this fund. The actual figure may differ depending on how much we buy and sell.	260 kr
Additional charges levied under certain circumstances		
	No performance-based charge is levied on this product.	Not applicable.

### How long should I hold the investment product, and can I withdraw money early?

Recommended investment horizon: 5 years.

The Fund does not impose a required minimum holding period, but as it invests in shares, it is suitable for a medium-long to long investment horizon. You should be prepared to retain your investment in the Fund for at least 5 years. You are normally able to sell your fund units on any banking day without extra charges.

### How can I raise a complaint?

If you wish to make a complaint about the fund, you may turn to the person who has advised you about or sold the product to you. You can also turn to the fund management company ([www.simplicity.se/om-oss/legal-information](http://www.simplicity.se/om-oss/legal-information)) or write to [kundservice@simplicity.se](mailto:kundservice@simplicity.se), alternatively Simplicity AB, Södra Hamnvägen 12, 432 44 Varberg.

### Other relevant information

Complete information about the Fund can be found in the Fund's prospectus, which is available on the fund management company's website ([www.simplicity.se](http://www.simplicity.se)) along with other documents including the current version of this document, the Fund's annual report, semi-annual report and information about charges for previous periods.

Previous returns: Returns for the last 10 years can be found here: [www.simplicity.se/fond/fastigheter](http://www.simplicity.se/fond/fastigheter)

Historic return scenarios: Previously published return scenarios can be found here: [www.simplicity.se/fond/fastigheter](http://www.simplicity.se/fond/fastigheter)