Key information document

Simplicity Företagsobligationer E

Purpose

This factsheet gives you the basic facts about this investment product. It is not advertising material. The information is required by law to help you understand the product's features, risks, costs, possible gains and losses, and to help you compare it with other products.

Product

Fund	Simplicity Företagsobligationer E
ISIN	SE0027999996
Issuer	Simplicity AB
This document is dated	2026-10-29
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

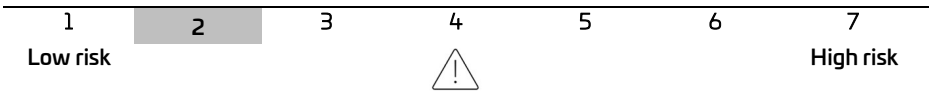
For more information, please call +46 340 21 95 00 or visit www.simplicity.se

What is this product?

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 a long-term fixed income fund that mainly invests in corporate bonds and corporate credits, chiefly with ties to the Nordics. Investments that are not tied to the Nordics may amount to a maximum of 25% of the Fund's value. The Fund's objective is to achieve the maximum possible returns on the Fund's assets, given its investment focus. The Fund primarily invests in corporate bonds with a high credit rating, i.e. investment grade, but also invests in instruments with a low or with no credit rating. Investments with a low or with no credit rating will not be made in securities with a credit rating lower than B- or equivalent. The average remaining term of the Fund's investments is normally between two and five years, but may for certain periods be longer or shorter, up to a maximum of ten years. The Fund may use derivatives, including OTC derivatives, for the purpose of keeping its management efficient and protecting the Fund's assets. The Fund may invest at most 10% of its assets in fund units and may invest at most 10% in so-called unlisted instruments. The Fund's benchmark index is Investment Grade Corporate Bond Index Total Return. The Fund's return is determined by the increase or decrease in value of the holdings into which the Fund invests. Purchases and sales of fund units may normally be made on any Swedish banking day.
Intended Investor	This Fund may be appropriate for those who wish to invest in EUR and plan to stay invested for at least 3 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.
Depositary institution	Swedbank AB (publ). The annual report, half-year report, information brochure, latest share value and other practical information are available free of charge in Swedish and English on www.simplicity.se or https://www.simplicity.se/en/.

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

Risk indicator



The risk indicator assumes that you keep the product for 3 years.

The summary risk indicator provides guidance on the level of risk of this product compared to other products. It shows how likely it is that the product will depreciate in value due to market developments. The fund is classified as 2 out of 7, i.e. a low risk class. This means that the fund has a low risk of ups and downs in the unit value. The indicator primarily reflects the ups and downs of the securities in which the fund has invested. Risks not captured by the risk indicator: Counterparty risk - arises if a counterparty fails to fulfil its obligations to the fund, for example by not paying a set amount or not delivering securities as agreed. Operational risk – the risk of loss due to, for example, system failure, errors caused by human error or by external events. This product does not contain any protection against future market performance. You can therefore lose all or part of your investment.

Resultatscenarier

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be predicted precisely. The figures include all costs for the product itself, but possibly not all costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which can also affect how much you get back. The negative, neutral, and positive scenarios show the worst, average, and best performance of the product over the last 10 years. Markets may develop quite differently in the future. The stress scenario shows what you can get back in extreme market conditions. The adverse scenario occurred for an investment in the product or an appropriate benchmark between 2017 - 2020. The neutral scenario occurred for an investment in the product or an appropriate benchmark between 2018 - 2021 and the positive scenario occurred for an investment in the product or an appropriate benchmark between the 2022 - 2025.

Scenarios	**Investment 10 000 EUR**	**1 year**	**3 year** (Recommended holding period)
Minimum	**There is no guaranteed minimum return. You may lose all or part of your investment.**		
Stress scenario	**What you may receive after deduction of charges**	**8 687 EUR**	**8 967 EUR**
	Average annual return	-5,5%	-0,8%
Negative scenario	**What you may receive after deduction of charges**	**8 533 EUR**	**8 870 EUR**
	Average annual return	-7,2%	-1,2%
Neutralt scenario	**What you may receive after deduction of charges**	**9 535 EUR**	**9 860 EUR**
	Average annual return	3,7%	2,4%
Positivt scenario	**What you may receive after deduction of charges**	**10 331 EUR**	**11 515 EUR**
	Average annual return	12,4%	7,8%

What happens if Simplicity AB is unable to make payments?

The fund's assets may not be stored by the fund management company by law. Instead, each fund must have a dedicated custodian that takes care of the custody of the fund's assets. In the event that the fund management company were to go bankrupt, the management of the fund is taken over by the custodian. There is no compensation or guarantee scheme for investors in the fund.

What are the charges?

The person advising you on or selling the product may charge other costs. If this is the case, the person in question should inform you about these costs and how they affect your investment.

Costs over time

The tables show the amounts taken from your investment to cover different types of costs. The size of the amounts depends on how much you invest, how long you hold the product, and how your product performs. The amounts shown here are based on an example of investment amounts and different possible investment periods.

We have assumed the following: In the first year, you will receive back the amount you invested (0% annual return). For 3 years, we have assumed that the product performs in accordance with what is shown in the neutral scenario. The amount invested is SEK 100,000.

Investment 10 000 EUR	**If you redeem after 1 year**	**If you redeem after 3 years**
Total charges	52 EUR	242 EUR
Annual cost effects*	0,57%	0,87%

*This illustrates how costs reduce your returns each year during the holding period. It shows, for example, that if you redeem at the recommended holding period, your average return per year is estimated to be 2,14% before costs and -0,47% after costs.

In return for their services, the person selling the product to you may receive a portion of the costs you pay to us. You will receive information about the amount.

Breakdown of charges

The amounts in SEK are based on an investment of EUR 10,000.

One-off entry or exit charges		If you redeem after 1 year
Entry charges	Vi tar inte ut någon teckningsavgift, men personen som säljer produkten till dig kan komma att göra det.	0 kr
Exit charges	Vi tar inte ut någon inlösenavgift för denna produkt men personen som säljer produkten till dig kan komma att göra det.	0 kr
Ongoing cherges		
Management fees, administrative and operational charges	0,570000% av värdet på din investering per år. Detta är en uppskattning baserad på faktiska kostnader under det senaste året.	52 EUR
Transaction costs	0,00% av värdet på din investering per år. Detta är en uppskattning av kostnaderna som uppstår när vi köper och säljer produktens underliggande investeringar. Det faktiska beloppet kommer att variera beroende på hur mycket vi köper och säljer.	- EUR
Additional costs charged in special circumstances		
	No performance-related fee is charged for this product.	Not applicable.

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

Recommended holding period: 3 years.

The fund does not have a minimum holding period requirement, but since it invests in securities, it is suitable for a medium to long investment horizon. You should be prepared to save in the fund for at least 3 years. You normally have the opportunity to sell your fund units every banking day without any additional fee.

How can I complain?

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

Other relevant information

Complete information about the fund can be found in the fund's information brochure, which is available on the fund management company's website (www.simplicity.se) together with, among other things, the current version of this fact sheet, the fund's annual report, half-yearly report and information on costs for older periods.

Previous results: Returns for the last 10 years are available here: www.simplicity.se/en/fond/simplicity-foretagsobligationer-eng/
Historical performance scenarios: Previously published performance scenarios are available here: www.simplicity.se/en/fond/simplicity-foretagsobligationer-eng/