

## Key Information for Investors

This Key Investor Information Document (KIID) is intended for investors and contains key investor information about this fund. This KIID is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it in order to make an informed decision about whether to invest.

### Simplicity Global Corporate Bond

Share class A – Accumulating (non distributing)  
ISIN: SE0004926368

Share class B – Distributing  
ISIN: SE0007948237

Simplicity AB  
Corp. identity number: 556611-4723

## Financial objectives

The fund is actively managed. Through analysis and selection the managers make active investment decisions which allow deviations from the market to be both larger and smaller over time. Simplicity Global Corporate Bond's main investment objective is to, in respect of the fund's investment strategy, provide the highest possible return of the fund's assets. The fund targets investors who see

investment potential in corporate bonds globally with an investment horizon of two to three years. The fund may therefore be inappropriate for investors with a shorter investment horizon. The fund's benchmark is 50 % Bloomberg Barclays Global High Yield Total Return Index Hedged SEK and 50 % S&P Sweden Investment Grade Corporate Bond Index Total Return.

## Investment strategy

Simplicity Global Corporate Bond is a fixed income fund that primarily invests in global corporate bonds and corporate loans. The fund invests in corporate bonds with high credit ratings, investment grade, low credit ratings (high yield) or corporations with no credit rating. The fund company decides the allocation between investment grade, high yield and corporations with no credit rating. For investments with low or no credit rating, investments must not have a lower credit rating than B- or equivalent.

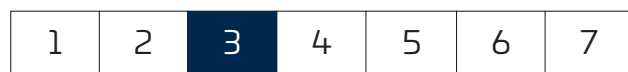
The fund may use derivatives, including OTC-derivatives, in order to improve management efficiency and protect the fund's assets. Investments in foreign currency will by derivatives be hedged to SEK. The fund may invest up to 10% of its assets in fund units. The fund may invest up to 10% of its assets in unlisted instruments.

Share class A is accumulating, which means that dividends are normally not distributed, all income is reinvested. Share class B is distributing and has the objective to distribute the return on a share the preceding fiscal year in share class B. The annual dividend in share class B does not affect the net asset value of the share class A. The dividend alters, however, the ratio between the value of the share classes A and B.

Generally, subscriptions and redemptions of fund units can be executed every Swedish banking day in both share classes.

## Risk level/Potential Return

Lower risk ← Higher risk  
Lower potential return Higher potential return



**About the indicator:** The risk/reward indicator illustrates the relationship between risk and potential returns from an investment in the fund. The indicator is based on how the fund's value has changed over the last five years.

**The fund's investments:** The fund belongs to category 3 which means medium risk for both increases and decreases in the value of fund units. Category 1 does not mean that the fund is a risk free investment. Over time the fund may shift to both the right and the left on the indicator scale. This is because the indicator is based on historical data which is not a guarantee for future risk and returns.

Interest rate risk, the risk that the value of a fixed income security will decrease due to rising interest rates, may be higher in this type of fixed income fund compared to a short term fixed income fund. That is because the fund may invest in corporate bonds with longer maturities, which normally means higher volatility, but also opportu-

nities for higher returns.

Credit risk, the risk that the credit quality of an issuer or counterparty becomes impaired, may be higher for this type of fixed income fund, compared with a fixed income fund only investing in securities with high credit ratings or shorter average maturity. The fund invests in corporate bonds and corporate loans with high credit ratings (investment grade), low credit ratings (high yield) or no credit ratings. A higher share of assets with low or no credit ratings usually implies increased volatility but also opportunities for higher returns. The fund managers decide the allocation between assets with high credit ratings and assets with low credit ratings. This allocation may be changed over time. The credit quality of each security is assessed on a regular basis by the fund managers.

The indicator primarily reflects fluctuations in the value of fixed income securities in which the fund has invested.

### Risk factors not shown through the indicator: Credit risk

In a stressed market, the credit risk can increase significantly, which usually leads to increased volatility in the fund. This is not always fully reflected by the indicator which is based on historical data from the last five years. The impact of increased credit risk, or a prolonged negative market situation, may lead to higher volatility in the fund than the indicator previously has indicated. >>

**Risk level/Potential Return** (continues)**Risk factors not shown through the indicator:** *Liquidity risk*

Liquidity risk is the risk that the fund's assets will be difficult to value, sell at a certain time or sell at a reasonable price. The corporate bond market has a lower transparency and liquidity than e.g. the stock market. Hence the liquidity risk in corporate bond funds is usually higher than in short term fixed income funds and equity funds. The risk may vary among different corporate bonds and over time depending on the market situation. The risk is generally higher

in corporate bonds with higher credit risk. During more stressed market conditions when demand for corporate bonds is decreasing, greater redemptions in the fund may result in disposals of securities at a discount in price and that redemption of fund units, in extreme cases, can not be executed immediately upon request. The risk imposes higher requirements on the composition of the portfolio. The liquidity risk of the securities in the fund is assessed on a regular basis.

**Charges****One-off charges taken before or after you invest**

Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before you invest or before the proceeds of your investments are paid out.

**Charges taken from the fund over a year**

Ongoing charges	0.93%
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**Charges taken from the fund under certain specific conditions**

Performance fee	None
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Your distributor can provide you information regarding current fees.

**Ongoing charges** show the amount paid for management, administration, marketing and other costs of the fund. Transaction costs are not included. The charges represents the calendar year 2021. It may vary from one year to another.

The charges are used to pay the costs of running the fund, including the costs of marketing and distributing the fund. These charges reduce the potential growth of the investment.

**Past Performance**

The fund's performance (return) is calculated after deduction of ongoing charges. Any entry and exit charges have not been taken into account. The performance for all years has been calculated in Swedish kronor and with dividends reinvested in the fund.

The fund's benchmark is, from January 1, 2020, 50 % Bloomberg Barclays Global High Yield Total Return Index Hedged SEK and 50 % S&P Sweden Investment Grade Corporate Bond Index Total Return. Past performance is not a guarantee for future performance. The fund was launched on December 20, 2012.

**Practicle Information**

Additional information about Simplicity Global Corporate Bond is apparent in the prospectus, the fund terms and the annual and half-yearly report. These are available free of charge on our website.

**Website:** [www.simplicity.se](http://www.simplicity.se)

**Telephone:** +46 340 2195 00

**Custodian institution:** SEB

**Auditor:** Peter Nilsson, PwC

**Net Asset Value (NAV):** The NAV is calculated each day and is published on our website, in leading newspapers and on teletext.

**Remuneration policy:** Information about the management company's remuneration policy is available on the management company's website. A printed copy of the information can also be obtained upon request free of charge.

**Tax:** The tax legislation applied in the fund's authorisation country may have an effect on your personal tax situation.

For information about minimum investments and monthly savings, please visit: [www.simplicity.se](http://www.simplicity.se)

Simplicity AB may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

**Authorisation:** This fund is authorised in Sweden and regulated by the Swedish Financial Supervisory Authority.

**Publication:** This key investor information is accurate as at January 25, 2022.