

Risks not covered by the risk indicator: Counterparty risk - occurs if a counterparty does not meet its obligations to the fund, for example by not paying an agreed amount or not delivering securities in accordance with the agreement. Operational risk - the risk of loss due to, for example, system failure, human error or external events. This product does not include any protection from future market performance so you could lose some or all of your 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 scenarios shown are illustrations based on results from the past and on certain assumptions.

Recommended holding period:		5 years	
Example investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	6,546 EUR	5,295 EUR
	Average return each year	-34.5%	-11.9%
Negative	What you might get back after costs	7,403 EUR	11,936 EUR
	Average return each year	-26.0%	3.6%
Moderate	What you might get back after costs	10,756 EUR	15,526 EUR
	Average return each year	7.6%	9.2%
Positive	What you might get back after costs	18,350 EUR	24,941 EUR
	Average return each year	83.5%	20.1%

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last ten years. Markets could develop very differently in the future. 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 / and includes the costs of 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. The unfavourable scenario occurred for an investment between Jan.2025-Jan.2026. The moderate scenario occurred for an investment between Des.2019-Des.2024. The favourable scenario occurred for an investment between Jun.2020-Jun.2025.

What happens if Odin Forvaltning AS is unable to pay out?

The fund's assets are not kept by the management company. In line with the legal requirements, the fund's assets are kept with a special custodian appointed by the management company. If the fund management company comes under bankruptcy proceedings, the management of the fund will be transferred to another management company. There is no compensation or guarantee scheme for fund savings.

What are the costs?

The advisor or distributor who sells you this fund may charge you more costs than those shown here. If so, the adviser or distributor must 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 investment periods. We have assumed:

- If you redeem during the first year, you will get back what you have invested (0% annual return) For other investment periods, we have assumed that the product performs in line with the moderate scenario.
- 10,000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	77 EUR	557 EUR
Annual cost effects(*)	0.77%	0.77% every 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 10 % before costs and 9,2 % after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Subscription costs	We do not charge an entry fee, but the person selling you this product may do so.	0 EUR
Redemption costs	We do not charge an exit fee for this product, but the person selling you this product may do so.	0 EUR
Ongoing costs taken each year		
Management fees and administrative costs	0.75 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	75 EUR
Transaction costs	0.02 % 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	2 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product	Not applicable

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

Recommended holding period: 5 years.

The product has no minimum holding period, but investors should hold their investment for a minimum of 5 years. You may normally redeem your fund units all banking days at no additional costs.

How can I complain?

If you want to submit a complaint about this product, you can contact the person who sold you the product or gave you advice. You can also contact the management company directly. You can get more information about how to make a complaint on <https://odinfond.no/behandling-av-kundeklager/>, or write to complaint@odinfond.no. Alternatively, you can submit your complaint to Odin Forvaltning AS, Postboks: 1771 Vika, 0161 Oslo, Norge.

Other relevant information

Additional information about the fund can be found in the prospectus of the fund, and is made available on our home page. On our home page you will also find this PRIIP, annual and half-yearly report. Information about past performance over the last 10 years can be found here: <https://odinfundmanagement.com/>. Previously published performance scenarios can be found here: <https://odinfundmanagement.com/>