



## Performance Scenarios

What you get back from this product depends on how the market performs in the future. Future market performance is uncertain and cannot be accurately predicted.

Recommended holding period: 5 years Investment example: SEK 100,000			
Scenarios		If you cash in after 1 year	If you cash in after 5 years (recommended holding period)
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress	What you might get back after costs	SEK 32 576	SEK 24 145
	Average return each year	-67,4 %	-24,7 %
Unfavourable	What you might get back after costs	SEK 86 124	SEK 106 414
	Average return each year	-13,9 %	1,3%
Moderate	What you might get back after costs	SEK 115 427	SEK 184 775
	Average return each year	15,4 %	13,2 %
Favourable	What you might get back after costs	SEK 145 992	SEK 265 591
	Average return each year	45,6 %	21,6 %

The figures shown include all the costs of the product itself, but may not include all costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The unfavourable, moderate and favourable scenarios show the worst, average and best performance for the product during the past 10 years. The market may perform completely differently in the future. These scenarios occurred for an investment during 2012-2022. The stress scenario shows what you can get back under extreme market conditions.

## What happens if Didner & Gerge Fonder AB is unable to pay out?

According to the law, the fund company is not allowed to keep fund assets in its custody. Instead, each fund must have a special custodian institution - a depository - that keeps the fund's assets in safe custody. If the fund company were to go bankrupt, the depository would take over management of the fund. There is no other compensation or guarantee scheme for investors in the fund.

## What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time. If the fund is part of another product, such as fund insurance, there may be other costs for the product.

### Costs over Time

The tables show the amounts taken from your investment to cover various types of costs. The amounts vary depending on how much you invest, how long you keep the product and how your product performs. The amounts shown here are based on an example investment amount and various possible investment periods.

We have assumed the following:

- The first year, you will get back the amount you invested (0% annual return). For 5 years, we have assumed that the product performs in accordance with that shown in the moderate scenario.
- Investment of SEK100,000.

	If you cash in after 1 year	If you cash in after 5 years
<b>Total costs</b>	SEK 1 640	SEK 13 770
<b>Impact on return (RIY) per year*</b>	1,6%	1,6 % each year

(\* ) This illustrates how costs will reduce your return for each year during the holding period. It shows, for example, that if you cash in at the recommended holding period, your average return per year is calculated as 14,7 % before costs and 13,1 % after costs.

As payment for their services, the person who sells the product to you may be paid part of the costs that you pay to us. You will be informed of the amount.

## Composition of Costs

(The amounts in SEK are based on an investment of SEK 100,000)

One-off costs upon entry or exit		If you cash in after 1 year
Entry costs	We do not charge any entry costs, but the person selling you or advising you about this product may charge you other costs.	SEK 0
Exit costs	We do not charge any exit costs, but the person selling you or advising you about this product may charge you other costs.	SEK 0
Ongoing costs		
Management fees and other administrative or operating costs	++% of the value of your investment per year. This is an estimate based on actual costs in the past year.	SEK 1 600
Portfolio transaction costs	++% of the value of your investment per year. This is an estimate of the costs of us buying and selling underlying investments for the product. The actual amount may vary depending on how much we buy and sell.	SEK 40
Incidental costs		
Performance fees	No performance fee is charged for this product.	Not applicable

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

### Recommended holding period: 5 years

The fund does not require a minimum holding period, but because it invests in equities, the fund is suitable for a medium-long to long investment horizon. You should be prepared to invest in the fund for at least 5 years. You will normally be able to sell your fund units on any banking day. No additional fee is charged when you sell (redeem) units.

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## How can I complain?

If you wish to lodge a complaint about the fund, you can contact the person who advised you or sold the product to you. You can also contact the fund company by phone on +46 18-640 540 or in writing by email to [info@didnergerge.se](mailto:info@didnergerge.se) or postal letter to  
Didner & Gerge Fonder AB  
Attn: Complaints Officer  
Box 1008  
751 40 Uppsala, Sweden

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## Other relevant information

Complete information about the fund is provided in the fund prospectus, which is available on the fund company's website ([www.didnergerge.se](http://www.didnergerge.se)), along with information including the current version of this Key Information Document, the fund's annual and semi-annual reports, and information about costs in older periods.

Past performance: Returns for the past 10 years are shown in the fund's annual report, which can be accessed here: <https://www.didnergerge.se/vara-fonder/visa-fondrapporter/>

Historical performance scenarios: Previously published performance scenarios are available here: [www.didnergerge.se/vara-fonder/us-small-and-microcap/priip-dgu](http://www.didnergerge.se/vara-fonder/us-small-and-microcap/priip-dgu)