

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

## Product

### Didner & Gerge US Small and Microcap Didner & Gerge Fonder AB

ISIN: SE0008347447

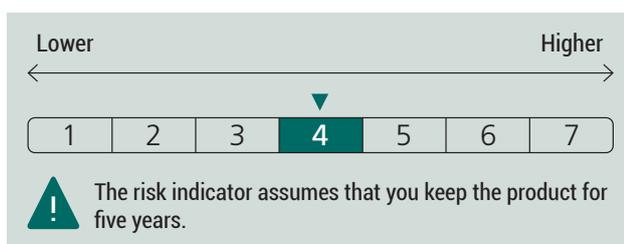
www.didnergerge.se. Call +46 18-640 540 for more information. Finansinspektionen is the competent authority responsible for supervision of Didner & Gerge Fonder AB (the fund company) in relation to this PRIIP. This PRIIP product is authorised in Sweden and managed by the fund company. The fund company is authorised in Sweden and regulated by Finansinspektionen. The KID was produced to apply from 1 January 2023.

## What is this product?

<b>Type</b>	UCITS
<b>Term</b>	The fund does not have a maturity date. The fund company is entitled to terminate the fund unilaterally and redeem the fund units. See the information provided in the fund prospectus.
<b>Objectives</b>	The objective for investments of fund assets is to achieve growth in the fund's unit value over the long term, that is, a period of five years or more. The fund is an equity fund that may invest in transferable securities. "Transferable securities" means equities and equity-related transferable securities. At least 80% of the fund's assets must be invested in equities and equity-related transferable securities. Of these investments, at least 4/5 must be made in companies that, at the time of investment, meet the criterion that the size of the company, measured as its market capitalisation, is capped at one half percent of total stock market capitalisation in Sweden, in accordance with the fund prospectus. At least 2/3 of these investments must be made in equities and transferable securities issued by companies domiciled in the United States. The selection of equities and the distribution among industries and regions is not predetermined, which means that the portfolio may, at any given time, be concentrated to a few industries and regions. The fund is an actively managed fund and invests solely at its discretion, with no consideration of the equity's index weight. The fund will not normally trade in derivatives. The fund can only use derivatives to a strictly limited extent and for the purpose of improving management efficiency. The fund's benchmark index is MSCI USA Small Cap Index Net in SEK. Fund units can normally be purchased and sold on all banking days. The fund does not pay dividends and all income is reinvested in the fund.
<b>Intended retail investor</b>	This fund may be suitable for investors who plan to keep their investment for at least five years and who understand that the money invested in the fund can both increase and decrease in value and that there is no guarantee you will get back all the capital you invest. No special knowledge or experience with investment funds or financial markets is required to invest in the fund.
	Depository: SEB. Annual reports, semi-annual reports, prospectuses, the latest unit value and other practical information (in Swedish) is available at no charge on the fund company's website, <a href="http://www.didnergerge.se/vara-fonder/">www.didnergerge.se/vara-fonder/</a> .

## What are the risks and what could I get in return?

### Risk Indicator



The Summary Risk Indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets. We have classified this product as 4 out of 7, which is a medium-high risk class. This means the fund has medium-high risk for upturns and downturns in unit value. The indicator primarily reflects upturns and downturns in the equities in which the fund has invested. Risks that are not included in the Summary Risk Indicator: Operational risk. This refers to the risk of negative impact on the value of the fund due to insufficient internal processes and controls of the funds' trading, valuation and daily operations. 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 get back from this product depends on how the market performs in the future. Future market performance is uncertain and cannot be accurately predicted.

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.

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 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 (for the period 30 November 2015 up to and including 31 August 2016, we have used the results from a benchmark index). 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 SEK 100,000.

	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
<b>Entry costs</b>	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
<b>Exit costs</b>	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
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	1,6 % of the value of your investment per year. This is an estimate based on actual costs in the past year.	SEK 1 600
<b>Portfolio transaction costs</b>	0,0 % 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
<b>Incidental costs</b>		
<b>Performance fees</b>	No performance fee is charged for this product.	Not applicable

## 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.

## 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

## 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)

