

## 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 Resilient World Small Cap D Didner & Gerge Fonder AB

ISIN: SE0020975639

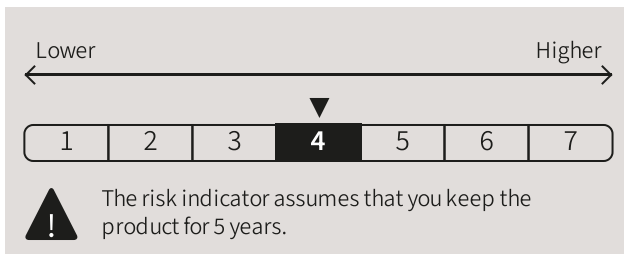
www.didnergerge.se. Call +46 18-640 540 for more information. Finansinspektionen is the competent authority responsible for supervision of Didner & Gerge Fonder AB (the fund company) in relation to this PRIIP. This PRIIP product is authorised in Sweden and managed by the fund company. The fund company is authorised in Sweden and regulated by Finansinspektionen. The KID was produced to apply from 1 January 2024.

## 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>Goal</b>	The purpose of investing the Fund's assets is to achieve an increase in the value of the Fund's net asset value in the long term, i.e., a period of five years or more. The Fund is an equity fund that can invest in transferable securities. Transferable securities refer to equities and equity-related transferable securities. At least 90% of the Fund's assets must be invested in equities and equity-related transferable securities. Investments will be made in companies that at the time of investment have a market value that does not exceed the market value of the largest constituent of the Fund's benchmark index. Investments will be made in companies whose operations, according to the Fund Management Company's assessment, contribute to achieving one or more of the UN Sustainable Development Goals. The selection of stocks and the distribution between different industries and regions are not predetermined, which means that the portfolio may from time to time be concentrated in only a few industries and regions. The Fund is an actively managed fund and invests entirely based on its own choices, without regard to the stock's index weight. The Fund will not normally trade in derivatives. The Fund can only use derivatives to a very limited extent and with the aim of improving the efficiency of its management. The Fund's benchmark index is MSCI ACWI Small Cap TR NET (in NOK). Purchases and sales of fund units can normally take place on any banking day. The Fund does not pay any dividends; 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.

**If the product currency differs from your investment currency, the following applies: Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

## 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: NOK 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	NOK 24,800	NOK 27,300
	Average return each year	-75.2%	-22.9%
Unfavourable	What you might get back after costs	NOK 88,900	NOK 108,700
	Average return each year	-11.1%	1.7%
Moderate	What you might get back after costs	NOK 109,800	NOK 159,800
	Average return each year	9.8%	9.8%
Favourable	What you might get back after costs	NOK 148,600	NOK 191,800
	Average return each year	48.6%	13.9%

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. The negative scenario occurred for an investment between 2021 and 2023. The neutral scenario occurred for an investment between 2017 and 2022. The positive scenario occurred for an investment between 2016 and 2021 (the performance of the Fund's benchmark index is used for the period 2013–2023). 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 NOK 100,000.

	If you cash in after 1 year	If you cash in after 5 years
Total costs	NOK 740	NOK 5,430
MISSING LABEL RIY_LABEL_LESS	0.7%	0.7% 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 10.6 % before costs and 9.8 % 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 NOK are based on an investment of NOK 100,000)

One-off costs		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.	NOK 0
Entry costs	We do not charge any exit costs, but the person selling you or advising you about this product may charge you other costs.	NOK 0
Ongoing costs		
Total Ongoing Costs Management Fees And Other Administrative Or Operating Costs	0.04 % of the value of your investment per year. This is an estimate based on actual costs in the past year.	NOK 700
Total Ongoing Costs Portfolio Transaction Costs	0.70 % 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.	NOK 40
Incidental costs		
Performance-based management remuneration	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 available here:

[www.didnergerge.se/vara-fonder/resilient-world-small-cap/priip-dgr/](http://www.didnergerge.se/vara-fonder/resilient-world-small-cap/priip-dgr/)

Historical performance scenarios: Previously published performance scenarios are available here:

[www.didnergerge.se/vara-fonder/resilient-world-small-cap/priip-dgr/](http://www.didnergerge.se/vara-fonder/resilient-world-small-cap/priip-dgr/)

