

# Savings funds

Smart and easy way to save actively



Nordea  
FUNDS

The fund market offers hundreds of alternatives and it may be difficult to find the funds that suit your targets. **When you choose a Savings fund**, you get a versatile combination of different Nordea funds with one decision. Saving in funds could not get any easier.



When you save in funds, it is vital to find profitable funds and to allocate your assets into suitable fixed income and equity funds. Another factor impacting the return and risk in the long term is how the combination of funds is changed according to the varying market situation. However, monitoring the markets and continuous balancing of the investments takes a lot of time and usually requires some experience.

For this reason, we have established the Savings funds. When you have decided what kind of an investment period, risk level and expected return you are aiming for, you can select a Savings fund allocating your investment into equity and fixed income funds in accordance with your goals. After that, a team of experienced professionals will handle the rest.

### **What does active saving mean?**

By active saving you try to achieve a higher return in the long term than is available from deposits. An easy way to save actively is through funds, as your investments in the fund will be managed by a skilled portfolio manager.

### **What are Savings funds?**

Savings funds are asset management funds investing their assets in fixed income and equity funds. In turn, the target funds diversify their investments into various markets and industries. This means that when you invest in a Savings fund, you actually invest in hundreds of different investment alternatives.

### *When your investments are managed by a professional...*

When you invest your assets in Savings funds, you can rest assured that they will be managed actively in accordance with the portfolio manager's current market view.

### *...it is easy to stick to your plan...*

When you have chosen Savings funds, it is easy to maintain the expected return and risk level you initially decided on, as the portfolio manager will be balancing your fixed income and equity investments.

If share prices rise, the value of equities will increase more than the value of fixed income investments. As a result, the proportion of equity investments of your savings will increase and the risk level will be higher than you originally planned. The opposite will happen if share prices fall: the value of fixed income investments will increase and the risk level and expected return will consequently drop.

If you make a direct investment in fixed income and equity funds, to maintain the original expected return and risk level you must sell some of your holdings whenever the market situation changes and reinvest the proceeds. Constant balancing of investments requires regular monitoring of the markets and may cause you tax consequences.

### *...you'll have better timing*

Most of us trade in equity funds far too late as we are expecting to get a confirmation for our behaviour. This often leads us to buy high and sell cheap.

## Investor behaviour



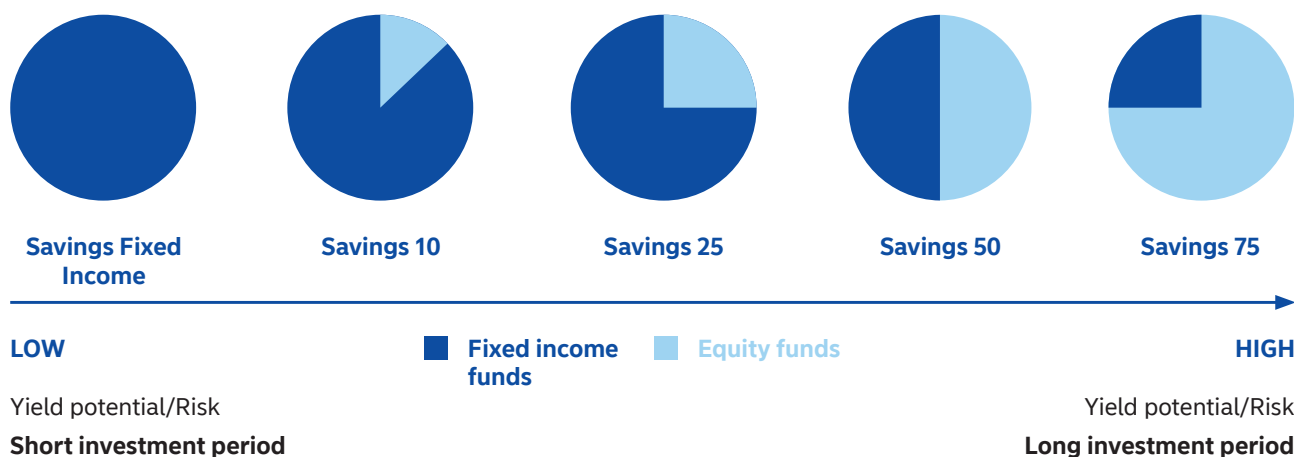
"If you choose regular saving in funds alongside one-off investments, the risks related to correct timing will even out. When prices fall, you will get more units at the same price."

## With a fund savings agreement your fund units accrue without any effort

Investment period, years	Savings amount 100 euros per month		
	2 %	4 %	6 %
5	6 312	6 633	6 989
10	13 281	14 689	16 354
20	29 467	36 348	45 727

## Savings funds

The number in the name of the fund illustrates the fund's equity weight in a basic scenario. For instance, Savings 50 may invest 35-65 % of its assets in equity funds.





# Your investor profile

Minimum investment period	A cautious investor who values security above the potential return	An investor who appreciates <b>stable returns</b> , but accepts return fluctuations	An investor who seeks <b>high returns</b> and accepts even heavy return fluctuations
3	Savings Fixed Income	Savings 10 Fund	Savings 25 Fund
6	Savings 25 Fund	Savings 50 Fund	Savings 75 Fund
20	Savings 50 Fund	Savings 75 Fund	Savings 75 Fund

## Savings funds

FEES, %

### Subscription and redemption

Savings Fixed Income	0.0
Other Savings funds	1.0

**Switch** 0.5

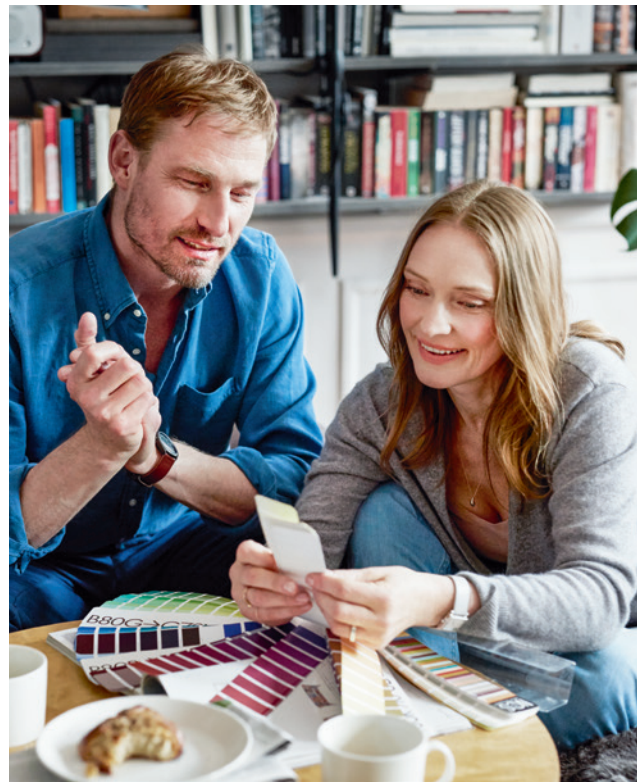
### Management\*

Savings Fixed Income	0.7
Savings 10 Fund	1.0
Savings 25 Fund	1.2
Savings 50 Fund	1.6
Savings 75 Fund	1.8

\*Of the fund's annual capital. The fee is taken into account in the net asset value per unit. Savings funds do not pay a management fee on the Nordea funds in the fund's portfolio.

### Minimum subscription

10 euros



## Contact us today!

If you need more information on saving in funds, you can visit a Nordea branch, Netbank [www.nordea.fi](http://www.nordea.fi) or contact Nordea Customer Service **0200 70 000**

Nordea Savings funds are managed by Nordea Funds Ltd. Past performance of the fund is not a guarantee of future results. The value of your fund units may rise or fall, or you may lose the invested capital partially or in full. Always read the Key Investor Information Document before making an investment decision. The prospectus is available at Nordea branches or on the Internet at [www.nordea.fi](http://www.nordea.fi).