

Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.



Carnegie Likviditetsfond - class B - SEK

ISIN: SE0006800694

Management Company: Carnegie Fonder AB

Objectives and investment policy

The objective of Carnegie Likviditetsfond is to generate a stable and positive return.

The fund may invest its assets in interest-bearing transferable securities, money market instruments, fund units and accounts with credit institutions. The fund may also invest in derivatives in order to make the management of the fund more efficient. These may be used to make the management more efficient in order to reduce risks and costs and to increase returns and generate leverage.

The fund's assets shall be invested in interest-bearing securities and money market instruments issued by Nordic governments, municipalities, county councils, credit institutions and companies with a Nordic association. Issuers must have a high credit rating. Investments in securities and money market instruments in foreign currency are hedged against the SEK.

The average duration of interest rates may not exceed 12 months. The average maximum expiration may be a maximum of 24 months for all securities included in the portfolio. The fund may make use of derivatives to reduce foreign exchange risk. This means that the fund attempts to reduce the effects of currency fluctuations.

This fund is suitable for investors seeking a short-term investment with low risk before successively increasing their savings in more risky investments such as equity funds. The fund is also suitable for investors who believe they may need to make use of their savings in the near future and therefore want to assure regular returns without exposure to unnecessary risk.

The fund is actively managed without reference to a benchmark.

The currency of the unit class is SEK.

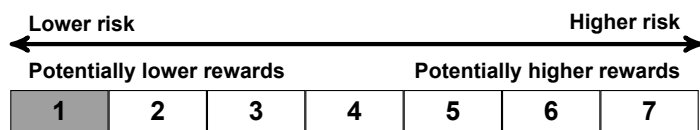
The fund is traded daily. Deposits into and withdrawals from the fund can normally be made on any weekday.

These units are capitalisation units. Income and capital gains are reinvested. The unit class pays no dividends.

Recommendation

This fund may not be appropriate for investors who plan to withdraw their money within 1 year.

Risk and reward profile



What does this synthetic risk and reward indicator mean?

- The units of class B - SEK are classified in category 1 because the value of the unit may be subject to low variations and consequently the risk of loss and the opportunity of gain may be low.
- The risk category for this unit class was calculated using historical data. The risk category may not be a reliable indicator of the unit class's future risk profile. The risk category shown is not guaranteed and may change over time.
- The seven-category scale is complex, for example 2 is not twice as risky as 1. The gap between 1 and 2 might not be the same as the gap between 5 and 6. A category 1 fund is not a risk-free investment - the risk of losing your money is small, but the chance of making gains is also limited.

Which materially relevant risks are not adequately captured by the synthetic risk and reward indicator?

- Counterparty risk: the risk that a counterpart does not fulfill its obligations to the fund (e.g. not paying an agreed amount or not

delivering securities as agreed).

- Liquidity risk: low liquidity might result in that it would be difficult or impossible to buy or sell an investment instrument in a timely manner and that the price could be lower or higher than expected.
- Operational risk: the risk of loss resulting from e.g. system breakdowns, human errors or from external events.
- Interest risk: Investors should be aware that interest-bearing instruments are associated with an interest risk. This means that adjustments in the fixed income market have a direct impact on the fund's underlying assets. If the interest rate increases, the value of the underlying interest rate instruments decreases.
- Derivative risk: if derivatives are used to generate additional returns this can increase the fund's risk and anticipated returns. If derivatives are used for hedging purposes this can lead to a reduction of risk and anticipated returns.

How can I get more information about the risks of the fund?

Additional information concerning the risks of investment is indicated in the corresponding sections of the prospectus of the fund.

Charges

The charges you pay are used to cover the running costs of the fund, including the costs of marketing and distribution of units. These charges reduce the potential increase in value of an investment in this fund.

One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charge	0.13%
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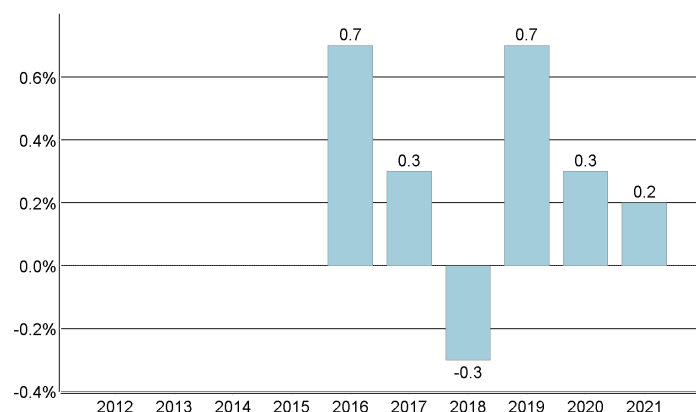
Charges taken from the fund under certain specific conditions

Performance fee	None
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The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year. The figure of the ongoing charges includes the costs of running the fund (administration), including the costs of marketing and distribution. The figure excludes securities transactions charges.

For further information concerning charges, please consult the fund's prospectus.

Past performance



All charges and fees, except for the entry and exit charges, were taken into account.

The past performance is calculated in SEK.

Past performance is not a reliable indicator of future results.

This fund was launched in 1990 and the unit class in 2015.

Practical information

Depository

Skandinaviska Enskilda Banken AB (publ)

Additional information and availability of the prices

Additional information about the fund, copies of its prospectus, its latest annual and semi-annual report and the latest prices of units of Carnegie Likviditetsfond may be obtained free of charge from the registered office of the Management Company, the fund's depository, the fund's distributors or online at www.carnegiefonder.se.

The prospectus, the latest annual and semi-annual report of the fund are available in both Swedish and English.

A paper copy of the detailed and up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, is available free of charge at its registered office and on the website www.carnegiefonder.se.

Liability

Carnegie Fonder AB may be held liable only on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

Taxation

The fund is subject to Sweden tax legislation. Your fiscal residence might have an impact on your personal tax position.

Specific information

The fund Carnegie Likviditetsfond may also issue other unit classes. Information about other unit classes that may be marketed in your country is available at the Management Company.

For details of the minimum investment and monthly deposits please refer to: www.carnegiefonder.se.

Authorisation:

This fund is authorised in Sweden and regulated by Finansinspektionen. Carnegie Fonder AB is authorised in Sweden and regulated by Finansinspektionen.

Publication:

This key investor information is accurate as at 04.02.2022.