

## Key Information Document

# Simplicity.

## Simplicity Likviditet B

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

### Product

Fund	Simplicity Likviditet B
ISIN	SE0010663419
Issuer	Simplicity AB
This document is dated	29/02/2024
Supervisory authority	Finansinspektionen is responsible for the supervision of Simplicity concerning this document. This Priip product is authorised in Sweden and is managed by Simplicity AB. Simplicity AB is authorised in Sweden and regulated by Finansinspektionen.

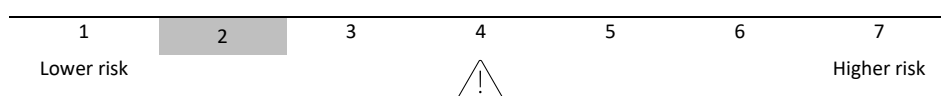
For more information, please call +46 340 21 95 00 or visit [www.simplicity.se](http://www.simplicity.se).

### What is this product?

Type	Securities fund
Term	The Fund does not have a fixed date of expiry. The fund management company retains the right to close the fund and redeem the units. For more information, please refer to the prospectus.
Objectives	Simplicity Likviditet aims to generate a positive return that over time follows or exceeds the short-term Swedish market rate, at a very low risk. Simplicity Likviditet is an actively managed short-term fixed income fund that invests in interest-bearing transferable securities and money market instruments issued in Swedish SEK. The fund invests in fixed income securities or money market instruments issued and wholly owned or guaranteed by the state, municipality, county council, credit institution or company that, in the fund company's assessment, has a good credit rating. At least 95% must be invested in investment grade or equivalent. Investments that do not meet the investment grade requirement must not fall below a credit rating of BB or equivalent. The average fixed interest term may not exceed one year, and the average remaining maturity of the fund's investments shall not exceed two years. The fund may use derivative instruments to improve the efficiency of its management in order to reduce costs and protect the assets of the fund. The fund may invest a maximum of 10% in so-called unlisted instruments. The fund may invest a maximum of 10% of the fund's assets in fund units. The fund does not pay dividends, but all income is reinvested in the fund. The fund's benchmark index consists of 50% OMRX T-bill Index and 50% S&P Sweden Investment Grade Corporate Bond Index Total Return. The fund's return is determined by how the holdings in which the fund invests increase or decrease in value during the holding period. Purchases and sales of fund units can normally take place on all Swedish banking days.
Intended Investor	This fund may be suitable for savers who plan to keep their investment for at least 1 year and who understand that the money invested in the fund can both increase and decrease in value and that it is not certain that the entire invested capital can be recovered. Investing in the fund does not require any special prior knowledge or experience of mutual funds or financial markets. This fact sheet applies only to share class B. Share class B is open to investors who, within the framework of an investment service agreement pursuant to Chapter 2, Section 1 of the Securities Market Act (2007:528) or equivalent Swedish or foreign regulation, invests in the fund and where no remuneration is paid by the fund company to the provider of the investment service, and insurance companies that, within the framework of agreements with policyholders, invest in the fund and where no remuneration to the company or insurance distributor starts from the fund company.
Depository institution	Skandinaviska Enskilda Banken (publ). The annual report, semi-annual report, prospectus, latest unit price and other practical information is available at no cost in Swedish and English at <a href="http://www.simplicity.se">www.simplicity.se</a> , alternatively <a href="https://www.simplicity.se/en/">https://www.simplicity.se/en/</a> .

### What are the risks, and what returns may I get?

Risk indicator



The risk indicator is based on the assumption that you will retain the product for 1 years.

The summary risk indicator provides an indication of this product's level of risk in comparison to other products. It shows the probability that this product will lose value as a result of market developments. The Fund is classified as 2 out of 7, i.e. a low level of risk. This means that there is a low risk of rises and falls in

the unit value of the Fund. The indicator primarily reflects rises and falls in the securities in which the fund has invested. Risks that are not reflected by the risk indicator: Counterparty risk - the risk that a counterparty fails to fulfil its commitments to the Fund, such as by not paying an agreed-upon sum or not making agreed-upon deliveries of securities. Operational risk - the risk of losses due to e.g. system failures, human error or external events. This product does not include any protection against future market developments. You may therefore lose some or all of your investment.

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## Return scenarios

The returns you may receive from this product are dependent on future market developments. The future development of the market is uncertain and cannot be predicted with certainty. These figures include all charges for the product itself, but do not reflect any charges that you are liable to pay to your advisor or distributor. These figures also do not reflect your personal tax situation, which may also affect the amounts that you will receive. The negative, neutral and positive scenarios reflect the worst, average and best returns that this product has generated over the last 10 years. The markets can evolve completely differently in the future. The stress scenario shows what you can get back under extreme market conditions. The negative scenario occurred for an investment in the product or an appropriate benchmark index between 2019 - 2020. The neutral scenario occurred for an investment in the product or an appropriate benchmark index between 2022 - 2023, and the positive scenario occurred for an investment in the product or an appropriate benchmark index between 2022 - 2023.

Scenarios	Investment of SEK 100,000	1 year (Recommended investment horizon)
Minimum	There is no guaranteed minimum return. You may lose some or all of your investment.	
Stress scenario	What you may receive after deductions for charges	96 710 kr
	Average annual return	-3,3%
Negative scenario	What you may receive after deductions for charges	99 094 kr
	Average annual return	-0,9%
Neutral scenario	What you may receive after deductions for charges	100 702 kr
	Average annual return	0,7%
Positive scenario	What you may receive after deductions for charges	104 937 kr
	Average annual return	4,9%

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## What happens if Simplicity AB is unable to make payments?

By law, the Fund's assets may not be held by the fund management company. Instead, each fund must have an assigned depository to manage the possession of the Fund's assets. In the event of the fund management company's insolvency, management of the Fund is taken over by the depository. There is no compensation arrangement or guarantee scheme for investors in the Fund.

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## What are the charges?

The person giving you advice about or selling the product may charge you further fees. If this is the case, the person in question shall inform you about these charges and how they affect your investment.

### Charges over time

The tables show the sums charged to your investment to cover various types of costs. The size of these sums is dependent on how much you invest, how long you hold the product and how your product performs. The sums shown here are based on sample figures for the investment size and various possible investment horizons.

We have applied the following assumptions: For the first year, you will get back the amount that you have invested (0% annual return). The investment amount is SEK 100,000.

Investment of SEK 100,000

If you redeem after 1 year

Total charges	120 kr
Annual cost effects*	0,12%

\*This illustrates how costs will decrease your return every year during your investment period. It shows e.g. that if you redeem your units at the end of the recommended investment period, your average return per year would be 0,83% before charges and 0,70% after charges.

As compensation for their services, the person selling this product to you may receive a part of the charges you pay us. You will receive information about this amount.

## Breakdown of charges

The sums in SEK are based on an investment of SEK 100,000.

One-off entry or exit charges		If you redeem after 1 year
Entry charges	We do not charge any entry charge, but the person who sells the product to you may do so.	SEK 0
Exit charges	We do not charge any exit charge for this product, but the person who sells the product to you may do so.	SEK 0
Ongoing charges		
Management fees, administrative and operational charges	0,09% of the value of your investment per year. This is an assessment based on actual costs during the last year.	90 kr
Transaction costs	<0,1% of the value of your investment per year. This is an assessment based on the costs that arise when we buy and sell the underlying investments in this fund. The actual figure may differ depending on how much we buy and sell.	30 kr
Additional charges levied under certain circumstances		
	No performance-based charge is levied on this product.	Not applicable.

## How long should I hold the investment product, and can I withdraw money early?

Recommended investment horizon: 1 year.

The Fund does not impose a required minimum holding period, but as it invests in securities, it is suitable for a medium-long to long investment horizon. You should be prepared to retain your investment in the Fund for at least 1 year. You are normally able to sell your fund units on any banking day without extra charges.

## How can I raise a complaint?

If you wish to make a complaint about the fund, you may turn to the person who has advised you about or sold the product to you. You can also turn to the fund management company ([www.simplicity.se/om-oss/legal-information](http://www.simplicity.se/om-oss/legal-information)) or write to [kundservice@simplicity.se](mailto:kundservice@simplicity.se), alternatively Simplicity AB, Södra Hamnvägen 12, 432 44 Varberg.

## Other relevant information

Complete information about the Fund can be found in the Fund's prospectus, which is available on the fund management company's website ([www.simplicity.se](http://www.simplicity.se)) along with other documents including the current version of this document, the Fund's annual report, semi-annual report and information about charges for previous periods.

Previous returns: Returns for the last 10 years can be found here: [www.simplicity.se/fond/likviditet](http://www.simplicity.se/fond/likviditet)

Historic return scenarios: Previously published return scenarios can be found here: [www.simplicity.se/fond/likviditet](http://www.simplicity.se/fond/likviditet)