

Key Information Document

Simplicity.**Simplicity Maturity 2028****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 ISIN | Simplicity Maturity 2028 Unit class A – Accumulating (non-distributing): SE0022726147 Unit class B – Distributing, quarterly: SE0022726253 Unit class C – Distributing: SE0022726261 |
| Issuer | Simplicity AB |
| This document is dated | 2024-10-15 |
| 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. |

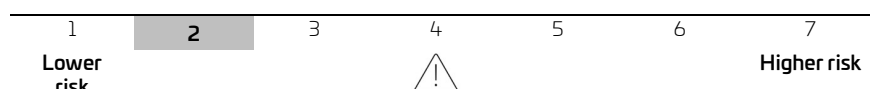
For more information, please call +46 340 21 95 00 or visit www.simplicity.se.

What does the product entail?

| | |
|-------------------------------|---|
| Type | Securities fund |
| Term | The fund's recommended investment period extends until 2028-12-31, when the fund's time-bound investment strategy will cease. After this, the fund will change its investment strategy in accordance with the applicable fund regulations unless the fund has already been liquidated, changed its fund regulations, or merged with another fund |
| Objectives | <p>Simplicity Maturity 2028 is a long-term fixed income fund focused mainly on investments in Nordic corporate bonds. The fund's investment strategy aims for a fixed maturity date of December 31, 2028 (maturity date). During 2028, the fund's goal is to distribute the fund's assets to the unit holders. After the time-bound investment strategy ends, the fund will change its strategy if it has not been liquidated or merged with another fund. The fund is actively managed and does not follow any index. The objective is to achieve the highest possible value growth for the fund's assets, considering the fund's investment focus. The fund may invest in corporate credits with low credit ratings (high yield), high credit ratings (investment grade), or companies without credit ratings. At least 25% of the fund's assets will be invested in corporate bonds issued by companies with high credit ratings. Simplicity Maturity 2028 invests in bonds issued by companies with which the fund manager is well acquainted. The fund also includes the liquid assets necessary for its management. As part of the management process, the fund may trade in derivative instruments, including OTC derivatives. Investments in foreign currencies will be hedged to SEK using derivative instruments. The fund may invest up to 10% of its assets in fund units and up to 10% in unlisted instruments.</p> <p>Share Class A is accumulating, meaning that dividends are normally not paid out, and all income is reinvested. Share Class B pays quarterly dividends, aiming to distribute the interest payments received from the fund's holdings attributable to Share Class B from the previous quarter. The quarterly dividend for Share Class B does not affect the unit value of Share Class A. However, the distribution alters the ratio between the value of Share Class A and B. The fund's benchmark index is composed of 50% Bloomberg Barclays Global High Yield Total Return Index Hedged SEK and 50% S&P Sweden Investment Grade Corporate Bond Index Total Return.</p> <p>Share Class C pays annual dividends, aiming to distribute the interest payments received from the fund's holdings attributable to Share Class C from the previous year. The annual dividend for Share Class C does not affect the unit value of Share Class A. However, the distribution alters the ratio between the value of Share Class A and C. The fund's return is determined by how the value of the holdings in which the fund invests increases or decreases during the holding period. Buying and selling of fund units can typically be done daily.</p> |
| Intended Investor | This fund may be suitable for investors who plan to hold their investment until the fund's maturity date, 2028-12-31, and who understand that the money invested in the fund can both increase and decrease in value, and that it is not guaranteed that the entire invested capital will be recovered. No specific prior knowledge or experience with mutual funds or financial markets is required to invest in the fund. |
| Depositary 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 www.simplicity.se , alternatively https://www.simplicity.se/en/ . |

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

Risk indicator



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.

Return scenarios

What you receive from this product depends on future market results. Future market developments are uncertain and cannot be predicted accurately. The figures include all costs for the product itself, but may not include all costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which can also affect how much you get back. The negative, neutral, and positive scenarios show the worst, average, and best results for the product over the past 10 years. Markets may evolve entirely differently in the future. The stress scenario shows what you may get back under extreme market conditions. The negative scenario occurred for an investment in the product or an appropriate benchmark index between 2019 - 2023*. The neutral scenario occurred for an investment in the product or an appropriate benchmark index between 2017 - 2021*, and the positive scenario occurred for an investment in the product or an appropriate benchmark index between 2020 - 2024*.

| Scenarios | Investment of 100 000 kr | 1 year | If you redeem the investment at the end of the recommended holding period |
|--------------------------|--|-------------------|---|
| 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 | 92 548 kr | 95 963 kr |
| | Average annual return | -7,5% | -1,0% |
| Negative scenario | What you may receive after deductions for charges | 92 548 kr | 98 302 kr |
| | Average annual return | -7,5% | -0,4% |
| Neutral scenario | What you may receive after deductions for charges | 101 615 kr | 106 837 kr |
| | Average annual return | 1,6% | 1,7% |
| Positive scenario | What you may receive after deductions for charges | 111 930 kr | 117 753 kr |
| Scenarios | Average annual return | 11,9% | 4,2% |

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.

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 display the amounts deducted from your investment to cover various types of expenses. The amounts depend on how much you invest, how long you hold 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: In the first year, you get back the amount you invested (0% annual return). For the second holding period, we have assumed that the product performs in line with what is shown in the neutral scenario. The invested amount is 100,000 kr.

| Investment of 100 000 kr | If you redeem after 1 year | If you redeem the investment at the end of the recommended holding period |
|-----------------------------|----------------------------|---|
| Total charges | 11 030 kr | 4 180 |
| Annual cost effects* | | 1,10% |

*This illustrates how costs reduce your returns each year during the holding period. It indicates, for example, that if you redeem at the recommended holding period, your average annual return is estimated to be 2,71% before charges, and 1,67% 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 100,000 kr.

| One-off entry or exit charges | | If you redeem after 1 year |
|--|--|----------------------------|
| Entry charges | 5% of the value of your investment. | 5 000 kr |
| Exit charges | 5% of the value of your investment. | 5 000 kr |
| Ongoing charges | | |
| Management fees, administrative and operational charges | 0,97% of the value of your investment per year. This is an estimate based on actual costs over the past year. | 970 kr |
| Transaction costs | 0,06% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments of the product. The actual amount will vary depending on how much we buy and sell. | 60 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 holding period until the maturity date on December 31, 2028

The fund does not have a minimum holding period requirement, but since it invests in securities, it is suitable for a medium to long-term investment horizon. You should be prepared to hold the investment in the fund until December 31, 2028. Normally, you have the opportunity to sell your fund units on all banking days.

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) or write to 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) 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/Maturity-2028

Historic return scenarios: Previously published return scenarios can be found here: www.simplicity.se/fond/Maturity-2028