

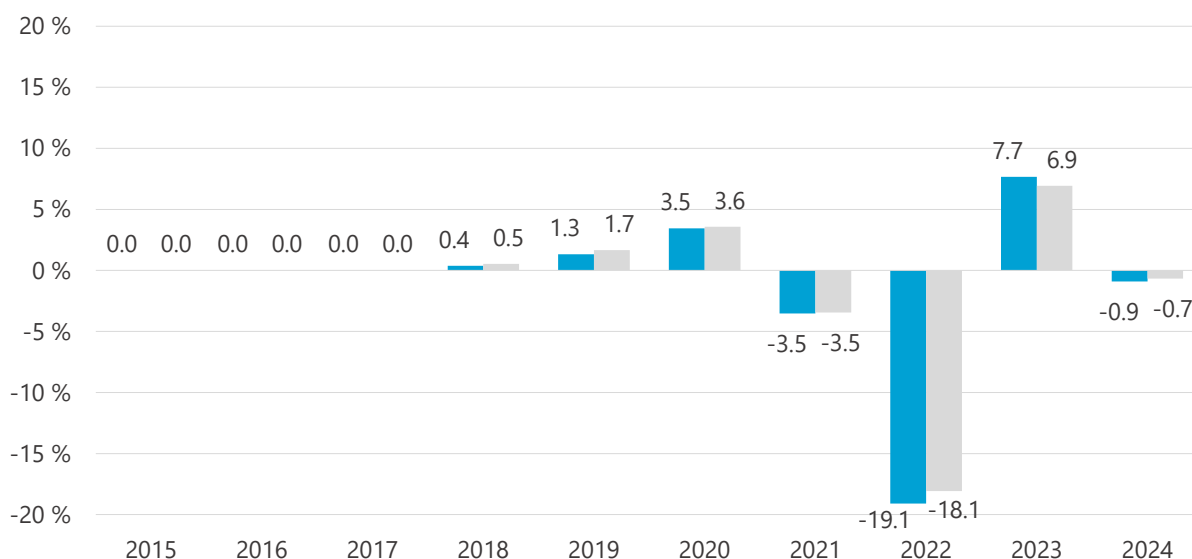
## Mutual Fund LocalTapiola Institution Bond IV

**Share class and date of inception:** Share unit IV accumulation (A) 1 January 2024, income (B) 14 June 2017

**Benchmark:** In performance reports the fund is compared to Markit iBoxx EUR Sovereign & Sub\_Sovereign AAA AA 15+ index. Combination of Markit iBoxx € Overall AAA-AA (60 %) and Markit iBoxx EUR Sovereigns & Sub-Sovereigns AAA-AA 15+ (40 %) indices until 12 January 2025. Markit iBoxx EURO Overall AAA-AA (80 %) and Markit iBoxx EUR Sovereigns & Sub-Sovereigns AAA-AA 15+ (20 %) until 31 December 2023. Markit iBoxx € Overall AAA-AA until 31 December 2022. Markit iBoxx € Overall AAA-AA 1-10 until 31 December 2019. iBOXX € EZSOV TR 1-10 (50 %) + iBOXX € Eurozone AAA 1-10 TR (50 %) until 31.12.2017.

The past performance is presented through the accumulation unit (A) of the fund, where any distributable investment return of the fund has been reinvested. The return history of the share unit is presented from 14 June 2017 to 31 December 2023 through the fund's income unit (B) adjusted for payment of income.

**This chart shows the fund's performance as the percentage loss or gain per year over the last 7 years against its benchmark. It can help you to assess how the fund has been managed in the past and compare it to its benchmark.**



Blue bars: annual return of the Fund, %

Grey bars: annual return of the benchmark, %

The fund changed from a special fund to a UCITS fund on 1 January 2024.

**Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.**

The presented return is net of ongoing costs, excluding implicit transaction costs. Entry and exit costs (trading fee payable to the fund, subscription and redemption fees) are excluded from the calculations.