FONDSFINANS KAPITALFORVALTNING

Key Information Document

Purpose

This document provides you with key information about this investment product. The document is not marketing material. The information is legally required to help you understand the product's characteristics, risks, costs, potential for gain and loss, and to assist you in comparing this product with other investment products.

Product

Fondsfinans Likviditet B

NO0013669846

VERDIPAPIRFONDET FONDSFINANS LIKVIDITET

Fondsfinans Kapitalforvaltning AS

www.fondsfinans.no, call telephone 23113000 for more information

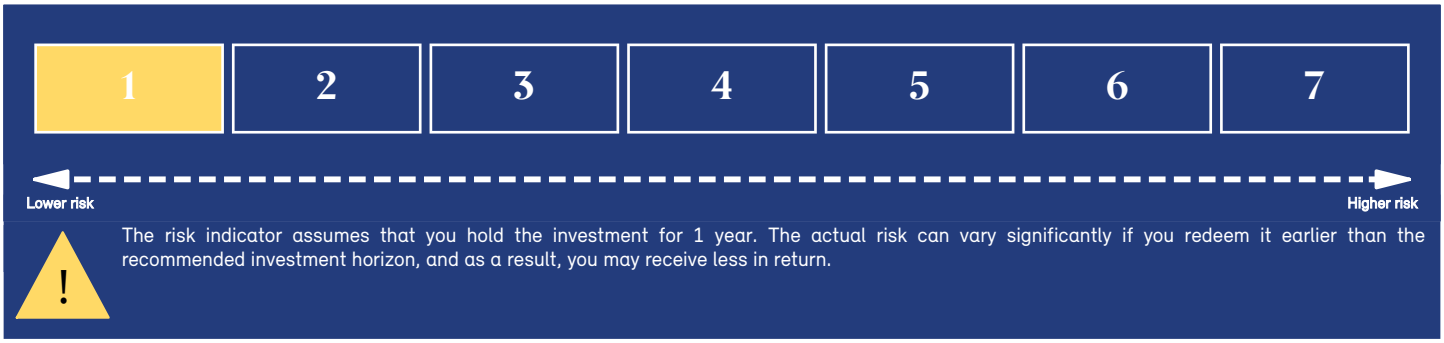
Finanstilsynet oversees Fondsfinans Kapitalforvaltning AS and this key information document.

Date of Production 26/06/2026

What is this product?

Type: Mutual Fund
Duration: The mutual fund has no maturity date or duration.
Objective: The fund's objective is to deliver better returns than the average bank deposit interest rate while maintaining low risk. The fund primarily invests in Norwegian corporate bonds that the manager assesses to have a credit rating of BBB- or better ("investment grade"). The fund may invest up to 10% in subordinated debt and is expected to have an interest rate sensitivity of less than one year. The interest rate fixation on individual investments shall not exceed one year, and the fund's weighted average maturity shall not exceed 1.5 years. The performance of the mutual fund depends on whether the bonds it invests in increase or decrease in value. The mutual fund is actively managed, meaning that investments are chosen based on the manager's own assessments, supported by thorough analyses. The fund has no benchmark index. Subscriptions and redemptions can occur on regular business days, provided that the fund's primary market is open for trading.
Target Audience: The fund may be suitable for those looking to save for the long term, at least 1 year, and who understand that their investment may vary significantly in value, with a risk of losing money on the investment. Investing in this mutual fund does not require specific knowledge of or experience with mutual funds or the securities market.
Other: The fund's depositary is Danske Bank. Further information about the fund, including the prospectus, investment strategy, semi-annual reports, and the latest net asset value, can be obtained free of charge at www.fondsfinans.no.

What are the risks and what could I get in return?



The risk indicator provides the overall risk level of this investment fund compared to other investment products. The indicator indicates how likely it is that you may lose money on the investment due to market developments. This product has no protection against unfavorable future market developments, and you may incur losses on your investment.

Your returns from this product depends on future market developments. Future market developments are uncertain and cannot be predicted with certainty. The unfavorable, moderate, and favorable scenarios displayed are illustrations of possible future returns based on the worst, average, and best performance of the fund over the past 10 years. The scenarios in the table are representations based on the product's historical performance and certain assumptions. Markets may evolve very differently in the future.

The amounts shown are net of all costs related to the product itself but may not necessarily be net of all costs you pay to your advisor or distributor. The amounts do not take into account your personal tax situation, which may impact how much you ultimately receive after taxes. What you will receive from this product depends on future market developments. Future market developments are uncertain and cannot be predicted with certainty.

Recommended holding period:		1 year
Example Investment:		kr100000
		If you exit after 1 year
Scenarios		
Minimum	There is no minimum guaranteed return if you exit before 1 year. You could lose some or all of your investment.	
Stress	What you might get back after costs	kr96500
	Average return each year	-3.50%
Unfavourable	What you might get back after costs	kr100370
	Average return each year	0.37%
Moderate	What you might get back after costs	kr101550
	Average return each year	1.55%
Favourable	What you might get back after costs	kr105370
	Average return each year	5.37%

What happens if Fondsfinans Kapitalforvaltning AS is unable to pay out?

The fund's assets are not held by the management company. In accordance with legal requirements, the fund's assets are held by a separate custodian appointed by the management company. If the fund management company enters bankruptcy proceedings, the management of the fund will be transferred to another management company. There is no compensation or guarantee scheme for fund investments.

What are the costs?

The advisor or distributor selling you this fund may impose additional charges beyond those disclosed here. In such cases, the advisor or distributor should provide you with information about these costs and how they affect your investment.

The table displays the amounts deducted from your investment to cover various expenses. These amounts depend on how much you invest, how long you stay invested, and how well the mutual fund performs. The amounts shown here are illustrations based on an example investment in the mutual fund at different investment periods. In the example, we have assumed:
- If you redeem within the first year, you will receive back what you have invested (0% annual return). For other investment periods, we have assumed that the mutual fund performs in line with the moderate scenario.
- 100,000 Norwegian kroner are invested.

	If you exit after 1 year
Total costs	kr103
Annual cost impact (*)	0.1%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1.7% before costs and 1.6% after costs.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	There are no subscription fees incurred when investing in this fund.	kr0
Exit costs	There are no costs incurred when redeeming shares in this fund.	kr0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0,1% of the value of your investment each year. This is an estimate of the actual costs in the fund over the past year.	kr100
Transaction costs	0,002% of the value of your investment each year. This is an estimate of the costs that arise when buying and selling the underlying securities in your fund. The actual cost will depend on how much buying and selling occurs.	kr2
Incidental costs taken under specific conditions		
Performance fees	This fund does not have a performance-based management fee.	

How long should I hold it and can I take money out early?

Recommended Investment Period: 1 year The fund invests in the bond market and is suitable for long-term savings. You can sell earlier, but the fund is not suitable for investors planning to sell their fund shares within 1 year. You can typically buy and sell fund shares on all business days in Norway. There are no additional costs if you sell before the recommended investment period.

How can I complain?

If you wish to file a complaint about this product or have complaints related to the sales process or the advice you have received, you can contact the entity that sold you the product or provided the advice. You can also reach out directly to the management company. You can find more information on how to file a complaint at www.fondsfinans.no, or you can email fondsinvestor@fondsfinans.no. Alternatively, you can send a complaint to Fondsfinans Kapitalforvaltning AS at postboks 1205 Vika.

Other relevant information

Complete information about this fund can be found in the fund prospectus, which is available on our website www.fondsfinans.no. On our website, you can also find this key information document, the fund's annual report, and semi-annual report. Previously published cost calculations and return scenarios for the fund, as well as information about the fund's actual historical performance over the past 10 years, can be found by following the links below:

Past performance:
https://docs.fundconnect.com/GetDocument.aspx?clientid=ca0gh8uw-6u8g-0l9h-ztwf-sws1bewd&lsin=NO0013669846&lang=en-GB&type=KPP

Previous scenarios: https://documents.feprecisionplus.com/priip/ffn/prp/fondsfinans_mp_NO0013669846_gb.pdf