Key Information Document

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

Product

Product name:	Danske Invest
	Compass Liquidity Fund D
Manufacturer:	The manufacturer of this Key Information Document is Danske Invest Fund Management Ltd, a subsidiary of Danske invest Management A/S.
ISIN:	FI0008803275
Website:	www.danskeinvest.com
Contact:	Call +358 200 2590 (local/mobile network charge) for more information.
Competent authority:	The Finnish Financial Supervisory Authority is responsible for supervising Danske Invest Fund Management Ltd in relation to this Key Information Document. Danske Invest Fund Management Ltd is authorised in Finland and regulated by the Finnish Financial Supervisory Authority.
Publication date:	19.10.2026

What is the product?

Type
The product is a contractual investment fund where investors' funds are collected and invested in different financial instruments that constitutes the Funds assets. The Fund is divided into fund units. When an investor subscribes fund units, one becomes a unit holder in the Fund. The unitholders own the assets of the Fund. The Fund is managed by a Management Company.

Term
The Fund has no termination date. However, the Management Company may temporarily suspend the redemption of fund units or extend the notice period as described in the Fund Regulations. The board of directors of the Management Company may also decide to terminate or merge the Fund as described in the Act on Common Funds. Further information on the extension of notice periods can be found in the section "How long should I hold it and can I take money out early?"

Objectives
The target of investment activities is to achieve long-term value increase on the invested assets through active asset management pursuant to the Act on Common Funds and the fund's regulations.

The Fund’s assets are invested globally in fixed income markets, either directly or through other mutual funds. The proportion of fixed income-based investments may vary between 80% and 100%. In addition, within the limits set by the Fund Regulations, the Fund may invest 0%–20% of its assets in units of mutual funds and collective investment schemes other than those investing solely in direct fixed income instruments. These may include, inter alia, funds combining fixed income and derivative strategies. The fund is categorised as article 8 under SFDR and promotes environmental and/or social characteristics, as well as good governance practices, through screening, exclusions, investment analysis and decision-making as well as active ownership. The fund follows Danske Invest's responsible investment policy. The returns on the fund's investments, such as dividends and interest, will be reinvested. The fund's base currency is the euro.

The fund suits investors who seek a better return than that of a conventional money market investment and who can tolerate value fluctuations or even decreases. Investors may subscribe for and redeem fund units on every banking day.

Benchmark (for performance comparison)
Combination of several indices. Further information in the prospectus

Further information
Further information about this fund is available in the fund regulations, prospectus or in the latest annual reports which are available free of charge at www.danskeinvest.com, Danske Bank branches or Danske Invest Fund Management Ltd.

Price publication
The value or Net Asset Value for the product is calculated on each business day. The latest prices are available online at www.danskeinvest.com.

General trading terms
Orders regarding fund units can be submitted in the manner specified in the section of the fund's regulations entitled "Subscription, redemption and switch of fund units".

Based on their return distribution, fund units are divided into either distribution units or growth units. No return is distributed on growth units; instead, all returns are reinvested in the fund to increase the value of the growth units. In contrast, the aim is that return is distributed annually on distribution units.

Tax legislation
The fund is subject to the tax laws and regulations of Finland. Depending on your own country of residence, this may have an impact on your investment or your personal tax position. For further details please consult a tax adviser.

Depositary
Skandinaviska Enskilda Banken AB (publ) Helsinki branch

Intended retail investor
The product is designed for mass market distribution through all distribution channels, with or without advice. The product is suitable for retail investors with basic investment knowledge, who plan to invest at least for 3 years and who understand the risks of the fund. For further information, please refer to the prospectus.

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



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Be aware of currency risk. In some circumstances you may receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level. This classification may change and may not reliably indicate the future risk profile of the fund. The lowest category does not mean risk free.

This product does not include any protection from future market performance so you could lose some or all of your investment.

The risk indicator may not fully reflect certain events, e.g. a sudden change in the regulatory or political situation. This can have an impact on the fund's investments.

For further details about risk, please refer to the following section in the fund prospectus: "Principal risks of mutual funds."

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: **3 year(s)** **Example Investment:** **EUR 10,000**			
		If you exit after 1 year(s)	**If you exit after 3 year(s)**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 8,199	EUR 8,084
	Average return each year	-18.0%	-6.9%
Unfavourable	What you might get back after costs	EUR 8,199	EUR 8,434
	Average return each year	-18.0%	-5.5%
Moderate	What you might get back after costs	EUR 10,171	EUR 10,429
	Average return each year	1.7%	1.4%
Favourable	What you might get back after costs	EUR 10,989	EUR 11,528
	Average return each year	9.9%	4.9%

Unfavourable scenario: This type of scenario occurred for an investment between 30.09.2019 and 30.09.2022.
Moderate scenario: This type of scenario occurred for an investment between 30.06.2017 and 30.06.2020.
Favourable scenario: This type of scenario occurred for an investment between 31.10.2022 and 31.10.2025.

Calculation method

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The table shows the money you could get back over the next 3 years, under different scenarios, assuming that you invest EUR 10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

What happens if Danske Invest Fund Management Ltd is unable to pay out?

The fund assets are kept separate from the management company's own assets. They are safeguarded and controlled by the fund depositary bank and are kept separate from this bank's own assets. Therefore, neither an insolvency of the management company nor of the depositary bank will make you lose the money invested in the fund. In case of bankruptcy of the management company the fund depositary will undertake the management of the fund until the new management company is appointed or the fund is liquidated and the assets are distributed to the unitholders in proportion to their holding of units. The product is not protected by the Investor Compensation Scheme.

What are the costs?

The person advising on or selling you this product may charge you other cost. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:
- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year(s)	If you exit after 2 year(s)	If you exit after 3 year(s)
Total costs	EUR 156	EUR 263	EUR 369
Annual cost impact (*)	1.56%	1.31% each year	1.23% each year

(*) 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 2.6% before costs and 1.4% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

The fund uses a partial swing pricing method as a liquidity management tool to cover trading costs and market spreads incurred by the fund and to promote equal treatment of unit holders. Further information on the swing pricing method can be found in the fund prospectus and the fund regulations, both of which are available at www.danskeinvest.com.

Composition of costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

One-off costs upon entry or exit (EUR 10,000)		If you exit after 1 year
Entry cost	0.00% of the invested amount in subscription cost when subscribing to the fund. This is the most you will be charged. The distributor will inform you of the actual cost.	Up to EUR 0
Exit cost	0.50% of the redeemed amount in redemption cost. This is the most you will be charged. The distributor will inform you of the actual cost.	Up to EUR 50
Ongoing costs taken each year		
Management fees and other administrative or operating costs	Annual ongoing cost of the product is 0.90%. This is an estimate based on actual costs over the last calendar year.	EUR 90
Transaction costs	0.10% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 10
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product. The aggregated cost estimation of the performance fees charged by the underlying funds over the last 5 years is 0.06%.	EUR 6

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

Recommended holding period: 3 years.

The recommended holding period is determined by the principle risks of the fund as described in the section “What are the risk and what could I get in return”.

You may redeem your shares on every banking day. All trading conditions are available in the following section of the prospectus: "Subscription and redemption of fund units”. When the extension of notice period is in use, the unit holder must notify the Fund Management Company of the redemption of fund units earlier than usual. Further information on liquidity management tools can be found in the fund prospectus and the fund regulations, both of which are available at www.danskeinvest.com. The redemption fees are not depending on your holding period. Please refer back to “What are the cost” section.

How can I complain?

Customer complaints regarding the funds managed by Danske Invest Fund Management Ltd should be addressed to:
Danske Invest Fund Management Ltd,
Televisiokatu 1,
00075 DANSKE BANK
E-mail: danskeinvest@danskeinvest.com

Further information about handling of complaints is available online at www.danskeinvest.com. Customer complaints relating to accounts, deposits or investment advices should be addressed to your financial institution.

Other relevant information

Past performance

Past performance for the last 10 years (or since launch) and previous performance scenarios is available on www.danskeinvest.com. The performance is updated monthly.

Further information about this fund is available online at www.danskeinvest.com.