Danske Invest

# 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 SICAV |
| | **Sverige Ränta Class SI** |
| Manufacturer: | The manufacturer of this Key Information Document is Danske Invest Management A/S, a subsidiary of Danske Bank A/S. |
| ISIN: | LU1349499027 |
| Website: | www.danskeinvest.com |
| Contact: | Call +45 33337171 for more information |
| Competent authority: | Finanstilsynet (the Financial Supervisory Authority in Denmark) is responsible for supervising Danske Invest Management A/S in relation to this Key Information Document. Danske Invest Management A/S is authorised in Denmark and regulated by Finanstilsynet (the Financial Supervisory Authority in Denmark). |
| Publication date: | 16.09.2026 |

## What is the product?

### Type
The product is a share class of a Danske Invest SICAV fund. Danske Invest SICAV is an umbrella structure under UCITS law with several funds.

The prospectus and the periodic reports are made for the whole Danske Invest SICAV but with information for each fund.

Your investments will not be affected by the development in any other Danske Invest SICAV fund, as the assets and liabilities of each fund are segregated by law.

### Term
The fund has no defined maturity date. However, please note that the fund may be closed if it is in the interests of the shareholders and endorsed by the board in relation with specific conditions or circumstances as described in the prospectus.

### Objectives
The objective of this fund is to achieve above-market performance. The share class is accumulating.

The fund invests mainly in Swedish bonds and money market instruments.

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 fund may invest in, or be exposed to, the following investments up to the percentage of net assets indicated: unrated bonds: 20%.

In actively managing the fund’s portfolio, the management team selects securities that appear to offer superior investment characteristics.

The fund generally expects that its holdings, and therefore its performance, may differ somewhat from those of the benchmark.

The fund may use derivatives for hedging and efficient portfolio management, as well as for investment purposes.

The total modified duration, including cash, is the benchmark duration plus or minus 2 years.

### Benchmark (for performance comparison)
OMRX Total Market Index

### Further information
More detailed information about this fund is available in the fund prospectus or in the latest semi-annual and annual reports which are available in English free of charge at www.danskeinvest.com.

### 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 to buy, switch and redeem shares are ordinarily processed on a daily basis. All trading conditions are available in the following section of the prospectus: "Subscribing, Switching, Redeeming and Transferring Shares".

### Tax legislation
The fund is subject to the tax laws and regulations of Luxembourg. 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
J.P. Morgan SE - Luxembourg Branch

### Intended retail investor
Not intended for retail investors. 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 fund may use derivatives for investment purposes. It invests in a single market, which may increase the risk of political/regulatory changes. This may not be fully reflected in the risk indicator.

For further details about risk, please refer to the following section in the fund's prospectus: "Risk Descriptions".

## 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)**<br>**Example Investment:** **SEK 110,000** | | | |
|---|---|---|---|
| | | **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 | SEK 95,688 | SEK 96,680 |
| | Average return each year | -13.0% | -4.2% |
| Unfavourable | What you might get back after costs | SEK 97,958 | SEK 96,876 |
| | Average return each year | -10.9% | -4.1% |
| Moderate | What you might get back after costs | SEK 110,748 | SEK 110,866 |
| | Average return each year | 0.7% | 0.3% |
| Favourable | What you might get back after costs | SEK 121,056 | SEK 126,402 |
| | Average return each year | 10.1% | 4.7% |

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 31.05.2017 and 31.05.2020.
Favourable scenario: This type of scenario occurred for an investment between 28.02.2023 and 28.02.2026.

### 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 SEK 110,000. 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 Management A/S 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. 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.
- SEK 110,000 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 | SEK 550 | SEK 1,100 | SEK 1,650 |
| Annual cost impact (*) | 0.50% | 0.50% each year | 0.50% 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 0.8% before costs and 0.3% 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.

### 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 (SEK 110,000) | | 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 SEK 0 |
| Exit cost | 0.00% 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 SEK 0 |
| **Ongoing costs taken each year** | | |
| Management fees and other administrative or operating costs | Annual ongoing cost of the product is 0.50%. This is an estimate based on actual costs over the last calendar year. | SEK 550 |
| Transaction costs | 0.00% 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. | SEK 0 |
| **Incidental costs taken under specific conditions** | | |
| Performance fees | There is no performance fee for this product. | SEK 0 |

## 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 a daily basis. All trading conditions are available in the following sections of the prospectus: "Subscribing, Switching, Redeeming and Transferring Shares". The redemption fees are not depending on your holding period. Please refer back to “What are the costs?” section.

## How can I complain?

Customer complaints regarding the funds managed by Danske Invest Management A/S should be addressed to:

Danske Invest Management A/S,
Bernstorffsgade 40,
1577 København V,
Attn.: Complaints handling responsible

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.