

Öhman Fonder

Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Öhman Företagsobligationsfond A

ISIN: SE0001095506

This fund is managed by E. Öhman J:or Fonder AB (Öhman Fonder), corporate registration number 556050-3020. Öhman Fonder is a part of The Öhman Group.

Objectives and investment policy

Öhman Företagsobligationsfond is a fixed income fund whose objective is to give investors attractive risk-adjusted returns from the investment grade corporate bonds market.

The fund is an actively managed fixed income fund that invests in corporate bonds. The fund invests mainly in investment grade bonds issued by Nordic companies. The fund manager makes independent investment decisions irrespective of the companies included in the fund's benchmark.

The fund does not invest in companies that profit by business activities that the fund management company deems unethical. This fund applies expanded ethical criteria. Please refer to the fund prospectus for the fund's sustainability profile.

The fund's strategy is to invest in attractively valued bonds with high credit quality issued by companies with strong balance sheets. The manager of the fund begins with a general macroeconomic analysis and then seeks investment themes that

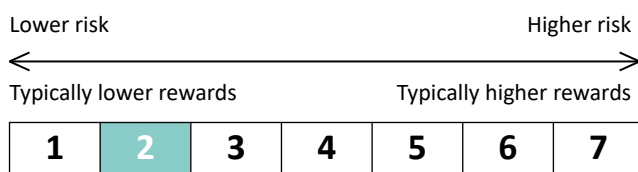
are benefiting from prevailing trends. A credit analysis follows in the next step, which results in a list of qualified sectors and companies from which the manager makes the final selection of individual corporate bonds. The fund normally has a remaining interest rate duration of 2-4 years. All currency risk is hedged back to SEK, which is the fund's base currency. The Fund invests mainly in corporate bonds. The use of derivatives is permitted as a complement. Derivative instruments are used to achieve investment objectives and facilitate fund management.

This unit class does not distribute dividends and all income is reinvested.

The fund is normally open for subscription and redemption of fund units on all banking days via our Swedish distributors.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within three to five years.

Risk and reward profile



The risk and reward indicator illustrates the link between risk and potential returns from an investment in the fund. The indicator is based on how the value of the fund has changed over the past five years.

This fund belongs to category 2, which entails low risk for increases and decreases in unit value. Category 1 does not mean "risk-free". Over time, the fund may shift both to the right and left on the scale. This is because the indicator is based on historical data, which is not a guarantee for future risk/reward.

The indicator reflects the most important risks in the fund, which are described in the fund prospectus. However, the indicator does not always describe the following:

Counterparty risk - The risk associated with a counterparty canceling the payments or otherwise not fulfilling its obligations, for example in the event that the fund has received collateral for derivative holdings or for lending of securities.

Operational risk – The risk of loss due to inadequate or failed procedures, human error, systems failure, or external events.

Liquidity risk– Entails a risk that it will be difficult or impossible to sell fund assets at a particular point in time because the price of the assets is not considered favourable or cannot readily be valued. Transparency is lower in the corporate bond market and pricing is based to a great extent on supply and demand and in rare cases supply can be considerably greater than demand. Consequently, it can be difficult or impossible to sell corporate bonds in the market, which may make it difficult to value the fund's assets. The fund therefore has a higher liquidity risk, which can in extreme cases mean that requests to redeem (i.e., withdraw) fund units cannot be immediately executed.

Information risk - The risk that the fund has a greater risk than what is indicated by five years' historical statistics for the risk and return profile (SRRI).

Leverage - The Fund can use derivatives as part of its investment focus with the aim of creating leverage / to increase returns. Other things being equal, an increased leverage can increase the Fund's exposure to counterparty risk, liquidity risk and other risk factors, which are not necessarily included in the risk indicator as a whole.

Charges

One-off charges taken before or after you invest

Entry Charge	None
Exit Charge	None

This is the maximum that might be taken out of your money before it is invested/before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing Charge	1.02 %
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Charges taken from the fund under certain specific conditions.

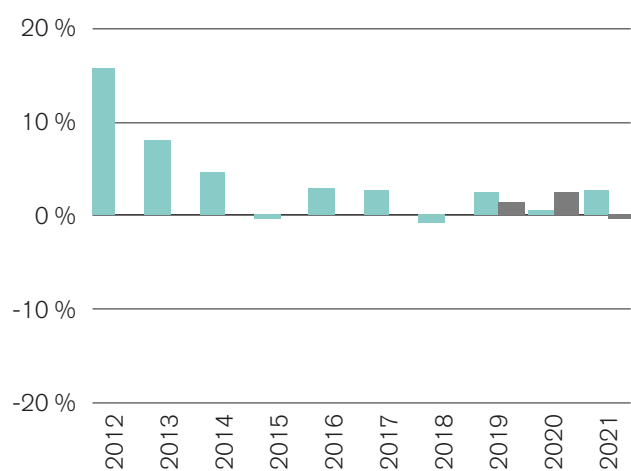
Performance fee	None
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The entry and exit charges shown are maximum figures. You may obtain information about current fees and charges from your financial advisor or fund distributor.

The ongoing charges figure is based on expenses for the 2021 calendar year. This figure may vary from year to year.

The fees and charges are used to pay the fund's expenses, including those for marketing and distribution, and reduce the fund's returns. Further information about the fund is provided in the fund's full prospectus, which can be ordered free of charge from Customer Service or downloaded from the website.

Past performance



■	15.6	7.9	4.6	-0.2	2.8	2.7	-0.7	2.4	0.6	2.6
■							0.0	1.4	2.4	-0.1

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■ Solactive SEK NCR Fix Short IG Corporate Index (Index calculated by Solactive AG), NOMX Credit Total Return t.o.m. 2020-05-31

The fund's performance (return) is calculated after taking out the ongoing charge. No adjustments have been made for any entry and exit charges.

The value for all years is calculated in SEK. Please note that the past performance of the fund is not a reliable indicator of future performances. Fund units can both increase and decrease in value and you may not get back all of the money you invest. The fund started to issue units in 2003.

Practical Information

Further information about the fund is provided in the prospectus, the fund rules (available in Swedish) and the annual and half yearly reports (available in Swedish). These can be downloaded free of charge from our website, www.ohman.se/fonder or ordered free of charge from Customer Service.

Information about the fund management company's remuneration policy is available online at www.ohman.se. A printed copy of the information will be provided free of charge upon request.

Depositary: Skandinaviska Enskilda Banken AB (publ), whose registered office is in Stockholm, Sweden.

This fund is authorised in Sweden and is under the supervision of Finansinspektionen.

This Key Investor Information Document applies effective 2022-05-05.

Website: www.ohman.se/fonder

Customer Service: +46 20 52 53 00 (weekdays 09.00-17.00)

Fund unit value is normally calculated every banking day and is published on our website.

Tax: Tax legislation applied in the fund's country of authorisation may have impact on your personal tax situation.

Öhman Fonder may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the fund prospectus.