

# 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.

## SEB deLuxe - Multi Asset Balance – a sub-fund of SEB deLuxe

**Class C (EUR) (LU0122754046)**

Management Company: SEB Investment Management AB, part of the SEB Group.

### Objectives and Investment Policy

SEB deLuxe - Multi Asset Balance aims to create capital growth in the long term given the fund's risk objective. The fund is actively managed with a global focus. The fund may have exposure to one or several asset classes such as equities, commodities, fixed income and currencies. In addition the fund has the opportunity to have exposure to strategies which may employ short selling and/or leverage and includes use of derivatives. The fund can also invest in instruments related to real estates.

The main categories of financial instruments are investment funds. Fixed income, currency and equity derivatives are also included in the portfolio.

Derivatives may be used to achieve investment objectives or for hedging. Derivatives are a type of financial instrument, the value of which is derived from underlying financial instruments.

The fund follows the management company's sustainability policy when making investments. Our sustainability policy is available on <https://sebgroup.lu/policies>

Generally, investors can buy or sell units of the fund on any bank business day in Luxembourg except 24 and 31 December. The unit class is non-distributing.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 3 year(s).

### Risk and Reward Profile



The risk and reward indicator illustrates the relationship between risk and the expected return for the fund. The higher the fund is positioned on this scale, the greater the possible reward, but also the greater risk of losing money. Category 1 does not mean that the investment is risk free.

The risk category is calculated using the highest figure from historical data and risk limits when applicable. The fund's actual risk level is normally lower than the maximum allowed risk level used to determine the risk category. Past performance may not be a reliable indicator of the fund's future risk and reward profile.

This fund is in category 4. This means that the risk for value changes in the fund is medium. This category may change over time.

The fund's level of risk is limited by the maximum risk level applicable to the fund. We manage the risk primarily by allocating among the different asset classes in the fund's investment universe.

The following risks are not fully reflected in the above classification but still influence the fund's value:

**Credit risk** - the fund invests directly or indirectly in bonds or other fixed income related instruments. If an issuer of a bond fails to pay the interest and principal amount on time, the bond could lose up to its entire value.

**Counterparty risk** - if a counterparty does not fulfill its obligations to the fund (e.g. not paying an agreed amount or not delivering securities as agreed).

**Liquidity risk** - some of the assets of the fund may become difficult to sell at a certain time and for a reasonable price.

**Operational risk** - the risk of loss resulting from e.g. system breakdowns, human errors or from external events.

**Currency risk** - the fund invests in securities that are issued in currencies other than the base currency of the fund. As a result the fund is subject to currency risk, which arises from changes in the exchange rates.

**Derivatives risk** - the fund may use derivatives, these are financial instruments whose value depends on the value of an underlying asset. Small price changes in the underlying asset can result in large price changes of the derivative.

**Interest rate risk** - debt instruments may be subject to price fluctuations due to interest rates changes. When interest rates rise, bond values usually decline. When interest rates decline, bond values usually rise.

## Charges

### One-off charges taken before or after you invest

<b>Entry charge</b>	5.00%
<b>Exit charge</b>	0.00%

This is the maximum that might be taken out of your money before it is invested (entry charge) or before the proceeds of your investment are paid out (exit charge).

### Charges taken from the fund over a year

<b>Ongoing charges</b>	1.69%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	0.00%
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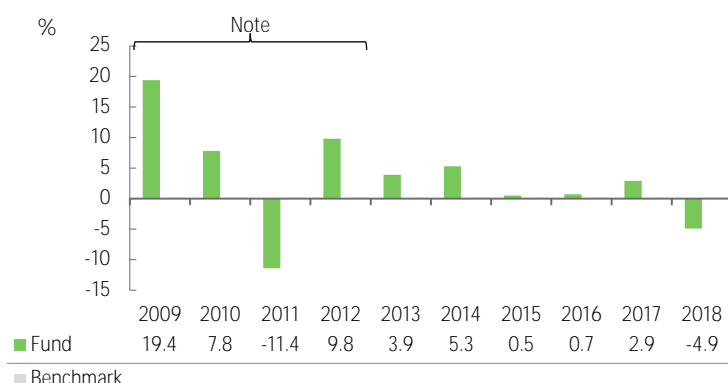
Calculation: 20% of the returns above the fund's previous highest value per unit if it at the same time is above the return of 1 Month Inter Bank Offered Rate Index. The performance fee is calculated daily. As per July 2015 the performance fee is suspended until further notice from the board.

The entry and exit charges shown are maximum figures. In some cases you might pay less - more information can be obtained from your financial adviser or distributor. Ongoing charges are used to pay the costs of running the fund, including the costs of marketing and distribution.

The ongoing charges figure is based on expenses for the calendar year 2018. Subscription fees, redemption fees and ongoing charges for underlying funds are included in the figure. If the fund invests in other funds with SEB in the name, the fund is compensated for the management fee in the underlying SEB Fund. However, the fund is not compensated for any performance fee. The figure may vary from year to year. Transaction costs and performance fees are not included in ongoing charges.

All charges reduce the potential growth of your investment. More information on charges, including information on how the performance fee is calculated can be found in the section regarding costs in the fund's prospectus, available at [www.sebgroup.lu](http://www.sebgroup.lu).

## Past Performance



The fund was launched in 2001. The unit class was launched in 2001. For the calculation of past performance all charges and fees are included, except any entry and exit charges you may have paid when buying or selling units of the fund. The past performance is calculated in EUR.

The past performance of the fund is no guarantee for future performance.

Note: The performance during this period was achieved under circumstances that no longer apply, because the objectives and investment policy of the fund materially changed.

## Practical Information

The fund's depositary is Skandinaviska Enskilda Banken S.A.

You can obtain the prospectus, latest annual and semi-annual reports in the language of this document as well as information on how to subscribe units, on any minimum investment amount and on the latest prices free of charge from [www.sebgroup.lu](http://www.sebgroup.lu).

The fund is subject to the specific tax legislation of Luxembourg and this may have an impact on your personal tax situation. SEB Investment Management AB 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 prospectus of the fund.

This key investor information document describes one unit class of a sub-fund of SEB deLuxe, while the prospectus, latest annual and semi-annual report are prepared for the entire SEB deLuxe.

For the other unit classes of SEB deLuxe - Multi Asset Balance you can obtain the prospectus, latest annual and semi-annual reports in the language of this document as well as information on how to subscribe units and on the latest prices free of charge from [www.sebgroup.lu](http://www.sebgroup.lu).

You can convert units of the fund/class into units of another sub-fund/class of SEB deLuxe. More detailed information can be

found in the section regarding conversion of units in the fund's prospectus, available at [www.sebgroup.lu](http://www.sebgroup.lu).

Assets and liabilities of each sub-fund of the SEB deLuxe are segregated by law, therefore, only the profit or loss of the SEB deLuxe - Multi Asset Balance has an impact on your investment.

A paper copy of the detailed and up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, is available free of charge at its registered office and on <https://sebgroup.lu/policies>

*This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. SEB Investment Management AB is authorised in Sweden and regulated by Finansinspektionen.*

*This key investor information is accurate as at 15/02/2019.*