

## ACTIAM Duurzaam Euro Obligatiefonds

(ISIN-code NL0010579090)

This fund is managed by ACTIAM N.V., a subsidiary of Athora Netherlands NV.

### Objective and investment policy

#### Objective

The investment objective is to achieve a return at least equal to 50% iBoxx € Sovereign 1-10 Index (TR) and 50% iBoxx € Non Sovereign Index (TR), the composite benchmark. At the same time the aim is to realise an ESG score for the fund that is as high as possible, taking the risk return profile of the fund into account.

#### Investment policy

- The fund has sustainable characteristics and promotes companies, governments and institutions to operate sustainably.
- The fund invests in bonds, private loans or other liquid debt securities and asset-backed securities.
- The fund invests at least 90% in assets with a minimum average rating of BBB- and a maximum of 10% in assets with a lower average rating.
- Asset-backed securities must have a minimum average rating of AA-.
- The weighted average rating of all portfolio investments is at least A-.
- The weighted average duration of the portfolio may deviate by a maximum of 2 years from that of the benchmark.
- The fund may also invest in derivatives, exclusively in swaps, interest rate futures and interest rate options.
- All companies, governments and institutions in the fund are assessed on their environmental, social and governance

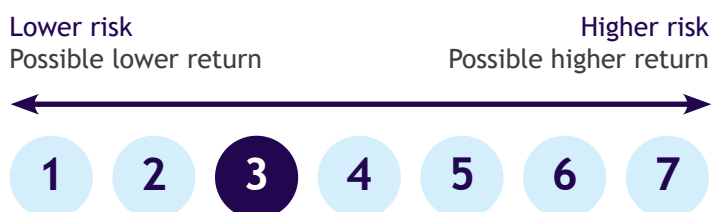
performance (ESG criteria). A negative assessment may lead to the exclusion of debtors. In case of doubt, engagement can be initiated to encourage improvement. An ESG score is assigned to all debtors in the investment universe. The ESG score of the portfolio is always higher than the ESG score of the benchmark.

Debtor's category	Rating	Maximum individual interest
Sovereigns	AAA	BM + 15%
Sovereigns	AA	BM +10%
Sovereigns	A	BM + 5%
Sovereigns	BBB	BM + 2,5%
Sovereigns	< BBB	1,25%
Non-Sovereigns	AAA	BM + 7,5%
Non-Sovereigns	AA	BM+ 5,0%
Non-Sovereigns	A	BM + 2,5%
Non-Sovereigns	BBB	BM + 1,25%
Non-Sovereigns	< BBB	1,25%

#### Entry and exit

You can buy or sell shares in this fund on any trading day via Euronext Amsterdam.

### Risk and return profile



The indicator is a measure of the volatility of the price and the return potential.

This fund invests in euro-related fixed-income securities from a specific region and therefore its volatility is fairly low.

Historical figures used to calculate the synthetic indicator are not necessarily a reliable reflection of the future risk profile. There is no guarantee that the risk and return category shown will remain unchanged. The category may change. The lowest category does not mean that the investment is without risk.

The following risks are essential to this fund:

- Interest rate risk: Interest rates may rise due to economic developments or market movements. This means a decline in bond prices.
- Credit risk: There is a risk that a debtor will not be able to meet its liabilities. If a debtor's credit quality deteriorates, the value of the bond may fall.
- Sustainability risk: As a result of the exclusion of companies or countries due to ESG criteria, the return of the fund may lag behind the benchmark.

For a complete overview of the risks inherent in this fund, please refer to the section on risk factors in the prospectus.

## Charges for this fund

The charges you pay are used to pay for the costs of operating the fund, including marketing and distribution costs. These charges reduce the potential growth of/return on your investment.

Non-recurring charges that are charged before or after you have invested	
Entry charges	0,10%
Exit charges	0,10%
This is the maximum amount that can be deducted from your investment.	
Charges that are deducted from the fund each year	
Ongoing charges figure	0,35%
Charges that are deducted from the fund subject to certain conditions	
Performance fee	n/a

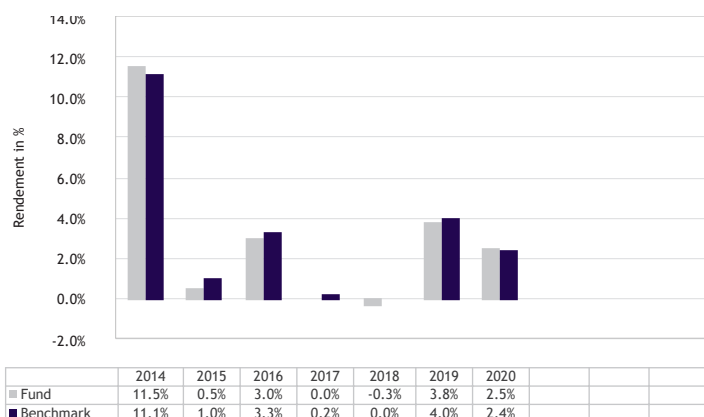
In this context, the fund's entry and exit charges refer to the increases and decreases in the net asset value that are charged on a net basis at the time of entry or exit respectively. These are credited to the fund and compensate for the transaction costs incurred by the fund.

In addition to the abovementioned entry and exit charges charged by the fund, your financial advisor, bank or distributor may, for example, charge additional costs. Please contact them for information about these charges.

The percentage of the Ongoing charges figure is based on the expenses for the whole year up to and including 31 December 2020. The percentage of the Ongoing charges figure may vary from year to year. It excludes portfolio transaction costs incurred by the fund.

More information about charges can be found in the prospectus of the fund.

## Past performance



Past performance does not guarantee future returns. The stated returns are after deduction of all costs, but before the effects of the income tax to be paid by the investor. The historical returns included here are simulated returns, derived from the historical returns of the fund from which this fund originated.

Currency: euro

On 22 February 2018, ACTIAM Duurzaam Euro Obligatiefonds was admitted to listing on Euronext in Amsterdam.

## Practical information

- This fund is fund for joint account and has an open-end structure.
- The depositary of the fund is BNP Paribas Securities Services SCA, Amsterdam branch.
- You can find the current price at [www.actiam.com/nl/fondsinformatie](http://www.actiam.com/nl/fondsinformatie).
- Tax legislation may influence the tax situation of the participant.
- ACTIAM N.V. may only be held liable 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.
- Every year, on 30 June at the latest, ACTIAM N.V. will publish an annual report, including financial statements of the fund. A semi-annual report is also published every year no later than 9 weeks after 30 June.
- ACTIAM publishes its remuneration policy on the website.
- You can find the prospectus, the annual reports, semi-annual reports and the remuneration policy via [www.actiam.com/nl/fondsinformatie](http://www.actiam.com/nl/fondsinformatie). You can also request these documents from ACTIAM N.V., Postbus 679, 3500 AR Utrecht. They will be sent to you free of charge.

### Disclaimer

This KIID has been translated from the original document in Dutch. In case of any doubt or ambiguity in the English text, the Dutch text shall prevail.