

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

Name:	Trigon Dividend Fund C Unit
Management Company:	Trigon Asset Management AS
ISIN:	EE3600102356
Contact:	For more information visit https://trigoncapital.com/asset-management/ or call us on +372 667 9200
Regulator:	Estonian Financial Supervisory Authority
Date:	1/31/2025

What is this product?

Type

The Product is a share class of the fund Trigon Dividend Fund. The Fund is a UCITS.

Term

The Fund has no maturity date. The Fund Management Company has the right to close the Fund and redeem the units, see information in the prospectus.

Objectives

The objective of the Fund’s activities is long-term capital growth. The Management Company invests the Fund’s assets in the equity markets and in other securities all over the world. The Fund’s investments are geographically diversified between different global financial markets. The aim of the Fund is to invest mainly in the securities with high dividend yields or securities with increasing dividend yields.

The Fund invests mainly in equity shares, but may also invest in other asset classes, which may from time to time mean that the Fund has no equity positions. The Fund’s investment policy is not specialized by specific sector, region asset classes or issuer. The Fund’s investment policy is not specialized by specific sector, region asset classes or issuer.

The Management Company applies active investment management techniques in management of the Fund, deciding the allocation of investments into different regions, sectors, asset classes and investment objects in the course of day-to-day management. Depending on the market situation, the distribution of the fund’s assets between different asset classes and instruments can vary significantly.

In addition to shares, the Fund’s assets may be invested in other similar tradable rights; bonds, convertible bonds and tradable debt obligations issued; subscription rights and tradable rights granting the right to acquire securities; money market instruments, and tradable depository receipts; derivative instruments; shares and units of investment funds; in deposits of credit institutions and currencies of the investment region. Further to shares and other similar tradable rights, the assets of Fund may be invested into other securities mentioned above, deposits in credit institutions and the currencies of the investment region.

The investor may redeem units of the Fund on demand. The units of the Fund may be purchased and sold on each working day.

Distribution policy

The Fund’s C unit income shall not be distributed to unit-holders but shall be reinvested. Unit-holders profit or loss shall be reflected in the changes of a unit’s net asset value. Units can be bought, sold and switched on every banking day.

Intended retail investor

The Fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimization and want to invest for the long term. You should be able to bear losses up to the amount of the capital invested. This Fund may not be appropriate for investors who plan to withdraw their money within 3 years. A holding in the Fund is suitable as part of a diversified portfolio.

Further information

Additional information concerning the Fund is included in the prospectus, rules, annual report and half-yearly report, which are available on the Management Company’s webpage.

Net asset value (NAV): NAV is calculated daily and published on the webpage. Depository: Swedbank AS

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



1	2	3	4	5	6	7
---	---	---	---	---	---	---



The risk indicator is based on the assumption that you will hold the product 3 years.

Historical data shown here may not be reliable indication for the future and the indicated risk category is not guaranteed and may shift over time. The lowest category does not mean a risk-free investment. No investment is risk free.

- If you cash in the investment early, the actual risk may be significantly different and you may get back less.
- The overall risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because of market movements.
- We have classified the Fund as 4 out of 7, i.e. the risk level of the Fund can be considered medium. The indicator primarily reflects the increases and decreases of the securities in which the Fund has invested.
- Risks not included in the risk indicator may be materially relevant:
 - Liquidity risk • Operational risks • Sustainability risks
- Detailed information about risks can be found in Fund prospectus
- This product does not include protection against future market developments, so you could lose all or part of the invested capital.

Performance Scenarios

What you get out of this product in the end depends on the future market development. Future market development is uncertain and cannot be predicted with certainty. The unfavourable, moderate and favourable scenario shown illustrate the worst, average and best performance of the product.

Recommended holding period		3 years		
Example Investment		10 000 EUR		
		If you exit after 1 year	If you exit after 2 years	If you exit after 3 years
Scenarios				
Minimum	There is no guaranteed minimum return. You could lose all or part of the invested capital.			
Stress	What you might get back after costs	7 861 EUR	8 128 EUR	7 023 EUR
	Average return each year	-21%	-10%	-11%
Unfavourable	What you might get back after costs	9 693 EUR	10 332 EUR	11 187 EUR
	Average return each year	-3%	2%	4%
Moderate	What you might get back after costs	11 441 EUR	13 036 EUR	14 853 EUR
	Average return each year	14%	14%	14%
Favourable	What you might get back after costs	13 323 EUR	16 226 EUR	19 455 EUR
	Average return each year	33%	27%	25%

The stress scenario shows what you could get back under extreme market conditions.

What happens if Trigon Asset Management AS is unable to pay out?

By law, the Fund's assets may not be held by the Fund management company. Instead, each fund must have a dedicated depositary to take care of the safekeeping of the fund's assets. In the event that the Fund management company should go bankrupt, the Fund's assets do not become part of the insolvency estate and the management of the Fund is taken over by the depositary. There is no compensation or guarantee scheme for investors in the fund.

What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

Costs over time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here illustrate an example investment amount and various possible investment periods.

We have made the following assumption:

-In the first year, you would get back the amount invested (0% annual return). For the other holding periods, we assumed that the product would perform as shown in the moderate scenario.

-10 000 EUR would be invested.

	If you exit after 1 year	If you exit after 2 years	If you exit after 3 years
Total costs	241	634	1092
Annual cost impact*	2.41%	2.40%	2.39%

* This illustrates how costs reduce your return every year during 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 16.8% before costs and 14.4% after costs.

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

Composition of costs (the amounts in EUR are based on an investment of EUR 10 000)

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	No entry fees	0 EUR
Exit costs	No exit fees	0 EUR
Ongoing costs taken each year		
Management fees	No management fees	0 EUR
Other administrative or operating costs (incl banking and audit fees)	0.32% of the value of your investment per year. This is an estimate based on actual costs over the last year.	32 EUR
Transaction costs	0.13% 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.	13 EUR
Incidental costs taken under specific conditions		
Performance fees	15% of return that exceeds 0% per annum	196 EUR

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

Due to the risk and return profile, we recommend a holding period for this fund of at least 3 years.

You may, however, redeem the fund by following the redemption procedures outlined in the prospectus. The fund has no minimum holding period. Early redemption may significantly affect the risk and return profile. Redemption may be temporarily suspended if circumstances exist that require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints about the Fund, you can contact the Management Company Trigon Asset Management AS by e-mail at funds@trigoncapital.com or Pärnu mnt 18, Tallinn 18, Estonia. You can also find more information on the following website <https://trigoncapital.com/asset-management/>. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

- Full information about the Fund can be found in the Fund's prospectus, which is available on the Fund's management company's website <https://trigoncapital.com/asset-management/> together with, among other things, the current version of this key information document, the Fund's annual report and half-yearly report. Past performance information is available in the Fund's prospectus accessible from the management company's website.
- The tax legislation of the Republic of Estonia applies to the Fund and may have an impact on the personal tax position of the investor. The Fund Management Company does not withhold any taxes on gains earned from units. Declaring gains is an obligation of a unit-holder. The tax system applicable to an investor may depend on the investor's residence, legal set-up or other circumstances. The investor is advised to consult with a tax adviser.
- AS Trigon Asset Management 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 for the Fund.

Eesmärk

Käesolevas dokumendis esitatakse põhiteave käesoleva investeerimistoote kohta. See ei ole turundusmaterjal. Siin esitatud teave on õigusaktidega ette nähtud selleks, et aidata Teil mõista selle toote olemust, sellega seotud riske ja kulusid ning toote potentsiaalset kasumlikkust ja kahjumlikkust ning aidata Teil võrrelda seda muude toodetega.

Toode

Toote nimetus:	Trigon Dividendifond D osak
Fondivalitseja:	Trigon Asset Management AS
ISIN:	EE3600001715
Kontakt:	Lisateabe saamiseks külastage veebilehte https://trigoncapital.com/asset-management/ või helistage +372 667 9200
Järelevalve	Eesti Finantsinspeksioon
Kuupäev	1/31/2025

Mis toode see on?

Liik

Toode on Trigon Dividendifondi osak. Fond on eurofond (UCITS).

Tähtaeg

Fondil ei ole lõpptähtaega. Fondivalitsejal on õigus Fond sulgeda ja fondiosakud tagasi võtta, vt prospektis olevat teavet.

Eesmärgid

Fondi tegevuse eesmärgiks on vara väärtuse pikaajaline kasv. Fondivalitseja investeerib Fondi vara aktsiaturgudele ning muudesse väärtpaberitesse üle maailma. Fondi investeringud on geograafiliselt hajutatud erinevate maailma finantsturgude vahel. Fondi eesmärk on investeerida peamiselt kõrget dividenditootlust või kasvava dividenditootlusega aktsiatesse.

Fond investeerib peamiselt aktsiatesse, kuid võib investeerida ka teistesse varaklassidesse, mis võib aeg-ajalt tähendada, et Fondil pole aktsiapositsioone. Fondi investeerimispoliitika ei ole spetsialiseerunud majandusharude, varaklasside, regioonide või emitentide põhisel.

Fondivalitseja rakendab fondi valitsemisel investeringute aktiivset juhtimist, otsustades fondi vara täpse jagunemise erinevate regioonide, majandusharude, varaklasside ja investeerimisobjektide vahel igapäevase juhtimise käigus. Sõltuvalt turuolukorrast võib fondi vara jaotus erinevate varaklasside ja instrumentide vahel erineda oluliselt.

Lisaks aktsiatele võib Fondi vara investeerida muudesse samaväärsetesse kaubeldavatesse õigustesse, võlakirjadesse, vahetusvõlakirjadesse ja muudesse emiteeritud ja kaubeldavatesse võlakohustustesse, märkimisõigustesse ja muudesse kaubeldavatesse õigustesse, mis annavad õiguse omandada väärtpabereid, rahaturuinstrumentidesse ning kaubeldavatesse väärtpaberi hoidmistunnistustesse, tuletisväärtpaberitesse, investeerimisfondide aktsiatesse

ja osakutesse, krediidiasutuste hoiustesse ning investeerimispiirkonn valuutadesse. Fondi vara võib lisaks aktsiatele ja muudele samaväärsetele kaubeldavatele õigustele investeerida muudesse eelnimetatud väärtpaberitesse, krediidiasutuste hoiustesse ja investeerimispiirkonna valuutadesse.

Investorid võivad Fondi osakud nõudmise korral tagasi anda. Fondiosakuid lastakse välja ja võetakse tagasi tavaliselt igal pangapäeval.

Jaotuspoliitika

Fondivalitseja eesmärgiks on maksta D Osaku omanikele igal aastal dividendi. Dividend makstakse välja D Osaku puhaväärtuse arvelt Fondivalitseja vastava otsuse alusel. Dividendi suuruse kinnitab Fondivalitseja juhatus. Eeltoodud poliitikast on õigus kõrvale kalduda, kui Fondivalitseja hinnangul võib see kahjustada osakuomanike huve. Dividendide tasumine osakuomanikele ei ole garanteeritud.

Jaeinvestorite sihtrühm

Fond on suunatud igat liiki investoritele, kes taotlevad vara kogumist või vara optimeerimist ja soovivad investeerida pikaajaliselt. Nad peaksid olema võimelised kandma kahjumit kuni investeeritud kapitali ulatuses. Fond ei pruugi sobida investoritele, kes kavatsevad oma raha välja võtta 3 aasta jooksul. Investeering Fondi on sobilik ühe osana hajutatud portfelist.

Lisainformatsioon

Täiendav informatsioon Fondi kohta sisaldub prospektis, tingimustes, aasta- ja poolaastaaruandes, mis on fondivalitseja veebilehelt kättesaadavad.

Osaku Puhaväärtus (NAV): NAV arvutatakse igal pangapäeval ning avalikustatakse fondivalitseja veebilehel.

Depositoorium: Swedbank AS

Millised on riskid ja mis kasu ma saan?



1	2	3	4	5	6	7
---	---	---	---	---	---	---



Riskinäitajas on eeldatud, et hoiate toodet 3 aastat.

- Tegelik risk võib raha varases etapis välja võtmisel oluliselt muutuda ning võite saada vähema raha tagasi.
- Riski koondnäitaja on suunis käesoleva toote riskitaseme kohta võrreldes teiste toodetega. See näitab, kui tõenäoline on, et toode kaotab turul toimuva arengu tõttu.
- Oleme klassifitseerinud käesoleva toote klassi 4 7-st, mis tähendab, et riskiatse on keskmine. See näitaja kajastab eelkõige nende väärtpaberite väärtuste suurenemist ja vähenemist, millesse Fond on investeerinud.

Skaalal näidatud ajaloolised andmed ei ole indikatsioon tuleviku suhtes ning näidatud riskitase ei ole garanteeritud ning võib aja jooksul muutuda. Madalaim kategooria ei tähenda riski-vaba investeringut. Ükski investering ei ole riskivaba.

- Muud riskinäitajate hulka mittekuuluvad riskid võivad olla olulised:
 - likviidsusrisk
 - operatsioonirisk
 - jätkusuutlikkuse risk
- Detailne informatsioon riskide kohta on leitav Fondi prospektis.
- Käesolev toode ei hõlma kaitset turu tulevase tootluse suhtes, mis tähendab, et võite oma investeringu osaliselt või täielikult kaotada.

Tootluse stsenaariumid

Selle toote tulemused sõltuvad tulevases turu tootlusest. Tulevased turusuundumused ei ole teada ja neid ei ole võimalik täpselt prognoosida. Näidatud ebasoodne, mõõdukas ja soodne stsenaarium illustreerivad toote ja sobiva võrdlusaluse halvimat, keskmist ja parimat tulemust.

Soovitatav hoidmisperiood		3 aastat		
Näidisinvesteering		10 000 EUR		
		Kui väljute 1 aasta pärast	Kui väljute 2 aasta pärast	Kui väljute 3 aasta pärast
Stsenaariumid				
Minimaalne	Garanteeritud miinimumtulu puudub. Te võite kaotada kogu oma investeeringu või osa sellest.			
Stressi - stsenaarium	Kui palju võite kulude järgselt tagasi saada	5 186 EUR	6 686 EUR	5 976 EUR
	Keskmine tootlus aastas	-48%	-18%	-16%
Ebasoodne	Kui palju võite kulude järgselt tagasi saada	9 173 EUR	9 224 EUR	9 416 EUR
	Keskmine tootlus aastas	-8%	-4%	-2%
Mõõdukas	Kui palju võite kulude järgselt tagasi saada	10 771 EUR	11 546 EUR	12 337 EUR
	Keskmine tootlus aastas	8%	8%	7%
Soodne	Kui palju võite kulude järgselt tagasi saada	12 450 EUR	14 225 EUR	16 012 EUR
	Keskmine tootlus aastas	25%	19%	17%

Stressistsenaarium näitab, kui palju raha võite tagasi saada äärmuslikes turutingimustes.

Mis juhtub, kui Trigon Asset Management AS ei saa väljamakset teha?

Õigusaktide kohaselt ei tohi fondi vara olla fondivalitseja valduses. Selle asemel peab igal fondil olema konkreetne deponoorium, mis hoolitseb fondi varade hoiustamise eest. Fondivalitseja pankroti korral võtab deponoorium fondi valitsemise üle. Fondi investoritele ei ole investeeringute hüvitamise või tagamise skeemi.

Millised on kulud?

Käesoleva toote kohta nõu andev või seda müüv isik võib võtta Teilt muid tasusid. Sellisel juhul annab kõnealune isik Teile teavet nende tasude ja selle kohta, millist mõju avaldavad need Teie investeeringule.

Kulud aja jooksul

Tabelites on esitatud Teie investeeringust eri liiki kulude katmiseks võetavad summad. Need summad sõltuvad investeeringu suuruselt ja toote hoidmisajast ning toote tulemustest. Esitatud summad on näited, mis põhinevad väljamõeldud investeeringusummal ja erinevatel võimalikel investeerimisperioodidel.

Oleme teinud järgmised eeldused:

- Esimesel aastal saaksite tagasi investeeritud summa (tulu 0% aastas). Teiste hoidmisperioodide puhul oleme eelduseks võtnud mõõdukas stsenaariumis näidatud tootluse;
- Investeeriakse 10 000 EUR.

	Kui väljute pärast 1 aastat	Kui väljute pärast 2 aastat	Kui väljute pärast 3 aastat
Kogukulud	231	537	871
Kulude mõju igal aastal*	2.31%	2.30%	2.29%

* See näitab, mil määral vähendavad kulud Teie aastast tulu kogu hoidmisaja jooksul. Näiteks juhul, kui väljute soovitatava hoidmisaja lõpus, on Teie keskmine aastane tulu prognooside kohaselt enne kulude mahaarvamist 10% ja pärast kulude mahaarvamist 7.7%.

Osa kuludest võib sisse nõuda Teile toodet müüv isik, et katta Teile osutatud teenustega seotud kulud. See isik teatab Teile summa.

Kulude koosseis (EUR väljendatud summad põhinevad 10 000 EUR suurusel investeeringul)

Ühekordsed kulud Fondi sisenemisel või väljumisel		Kui väljute pärast 1 aastat
Sisenemiskulud	Sisenemistasud puuduvad	0 EUR
Väljumiskulud	Väljumistasud puuduvad	0 EUR
Jooksvad kulud igal aastal		
Valitsemistasu	Valitsemistasu puudub	0 EUR
Muud haldus- või tegevuskulud (sh panga haldustasud ja audititasud)	0.32% teie investeeringu väärtusest aastas. Tegemist on eelnenud aasta tegelikel kuludel põhineva hinnanguga.	32 EUR
Tehingukulud	0.13% teie investeeringu väärtusest aastas. Tegemist on toote alusinvesteeringute ostmisel ja müümisel tekkivate hinnanguliste kuludega. Tegelik suurus sõltub sellest, kui palju ostu- ja müügitehinguid teeme.	13 EUR
Teatavatel tingimustel nõutavad lisakulud		
Edukustasu	15% tootlusest, mis ületab 0% aastas	186 EUR

Kui kaua peaksin ma seda investeeringut hoidma enne kui raha välja võtan?

Riski- ja tootlusprofiili tõttu soovitame selle fondi osakuid hoida vähemalt 3 aastat.

Te võite siiski Fondist väljuda vastavalt prospektis sätestatud tagasivõtmise viisidele. Fondil puudub minimaalne hoidmisperiood. Varajane tagasivõtmine võib oluliselt mõjutada riski- ja tootlusprofiili. Tagasivõtmise võib ajutiselt peatada, kui asjaolud nõuavad peatamist ja see on põhjendatud, võttes arvesse investorite huve.

Kuidas ma saan esitada kaebuse?

Kaebuste korral võite pöörduda Fondivalitseja Trigon Asset Management AS e-kirja teel funds@trigoncapital.com, või Pärnu mnt 18, Tallinn 18, Eesti. Rohkem informatsiooni on leitav veebilehel <https://trigoncapital.com/asset-management/>. Kaebusi toote kohta nõustava või müüva isiku kohta võib esitada otse sellele isikule.

Muu asjakohane teave

- Kogu Fondi teave on leitav Fondi prospektis, mis on saadaval fondivalitseja veebilehel (<https://trigoncapital.com/asset-management/>) koos muu teabega, sealhulgas põhiteabedokumendi kehtiv versioon, Fondi majandusaasta aruanne ja poolaastaruanne. Mineviku tootlus on leitav Fondi prospektist fondivalitseja kodulehelt.
- Fondile kohalduvad Eesti Vabariigi maksuseadused, mis võivad mõjutada investori personaalset maksustamist. Investorile kohalduv maksusüsteem võib sõltuda investori residentsusest, juriidilisest vormist ja muudest asjaoludest. Osakuomanikel on soovitatav nõu pidada maksunduse spetsialistiga.
- AS Trigon Asset Management võib vastutada ainult käesolevas dokumendis sisalduvate eksitavate, ebatäpsete või prospekti asjakohastele osadele mittevastavate väidete eest.

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

Name:	Trigon Dividend Fund eQ Unit
Management Company:	Trigon Asset Management AS
ISIN:	EE3600076006
Contact:	For more information visit https://trigoncapital.com/asset-management/ or call us on +372 667 9200
Regulator:	Estonian Financial Supervisory Authority
Date:	1/31/2025

What is this product?

Type

The Product is a share class of the fund Trigon Dividend Fund. The Fund is a UCITS.

Term

The Fund has no maturity date. The Fund Management Company has the right to close the Fund and redeem the units, see information in the prospectus.

Objectives

The objective of the Fund’s activities is long-term capital growth. The Management Company invests the Fund’s assets in the equity markets and in other securities all over the world. The Fund’s investments are geographically diversified between different global financial markets. The aim of the Fund is to invest mainly in the securities with high dividend yields or securities with increasing dividend yields.

The Fund invests mainly in equity shares, but may also invest in other asset classes, which may from time to time mean that the Fund has no equity positions. The Fund’s investment policy is not specialized by specific sector, region asset classes or issuer. The Fund’s investment policy is not specialized by specific sector, region asset classes or issuer.

The Management Company applies active investment management techniques in management of the Fund, deciding the allocation of investments into different regions, sectors, asset classes and investment objects in the course of day-to-day management. Depending on the market situation, the distribution of the fund’s assets between different asset classes and instruments can vary significantly.

In addition to shares, the Fund’s assets may be invested in other similar tradable rights; bonds, convertible bonds and tradable debt obligations issued; subscription rights and tradable rights granting the right to acquire securities; money market instruments, and tradable depositary receipts; derivative instruments; shares and units of investment funds; in deposits of credit institutions and currencies of the investment region. Further to shares and other similar tradable rights, the assets of Fund may be invested into other securities mentioned above, deposits in credit institutions and the currencies of the investment region.

The investor may redeem units of the Fund on demand. The units of the Fund may be purchased and sold on each working day.

Distribution policy

The Fund’s eQ unit income shall not be distributed to unit-holders but shall be reinvested. Unit-holders profit or loss shall be reflected in the changes of a unit’s net asset value. Units can be bought, sold and switched on every banking day.

Intended retail investor

The Fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimization and want to invest for the long term. You should be able to bear losses up to the amount of the capital invested. This Fund may not be appropriate for investors who plan to withdraw their money within 3 years. A holding in the Fund is suitable as part of a diversified portfolio.

Further Information

Additional information concerning the Fund is included in the prospectus, rules, annual report and half-yearly report, which are available on the Management Company’s webpage.

Net asset value (NAV): NAV is calculated daily and published on the webpage. Depositary: Swedbank AS

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



1	2	3	4	5	6	7
---	---	---	---	---	---	---



The risk indicator is based on the assumption that you will hold the product 3 years.

Historical data shown here may not be reliable indication for the future and the indicated risk category is not guaranteed and may shift over time. The lowest category does not mean a risk-free investment. No investment is risk free.

- If you cash in the investment early, the actual risk may be significantly different and you may get back less.
- The overall risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because of market movements.
- We have classified the Fund as 4 out of 7, i.e. the risk level of the Fund can be considered medium. The indicator primarily reflects the increases and decreases of the securities in which the Fund has invested.
- Risks not included in the risk indicator may be materially relevant:
 - Liquidity risk • Operational risks • Sustainability risks
- Detailed information about risks can be found in Fund prospectus
- This product does not include protection against future market developments, so you could lose all or part of the invested capital.

Performance Scenarios

What you get out of this product in the end depends on the future market development. Future market development is uncertain and cannot be predicted with certainty. The unfavourable, moderate and favourable scenario shown illustrate the worst, average and best performance of the product.

Recommended holding period Example Investment		3 years 10 000 EUR		
		If you exit after 1 year	If you exit after 2 years	If you exit after 3 years
Scenarios				
Minimum	There is no guaranteed minimum return. You could lose all or part of the invested capital.			
Stress	What you might get back after costs	7 859 EUR	8 090 EUR	7 044 EUR
	Average return each year	-21%	-10%	-11%
Unfavourable	What you might get back after costs	9 755 EUR	10 472 EUR	11 419 EUR
	Average return each year	-3%	2%	5%
Moderate	What you might get back after costs	11 527 EUR	13 233 EUR	15 191 EUR
	Average return each year	15%	15%	15%
Favourable	What you might get back after costs	13 441 EUR	16 501 EUR	19 942 EUR
	Average return each year	34%	29%	26%

The stress scenario shows what you could get back under extreme market conditions.

What happens if Trigon Asset Management AS is unable to pay out?

By law, the Fund's assets may not be held by the Fund management company. Instead, each fund must have a dedicated depository to take care of the safekeeping of the fund's assets. In the event that the Fund management company should go bankrupt, the Fund's assets do not become part of the insolvency estate and the management of the Fund is taken over by the depository. There is no compensation or guarantee scheme for investors in the fund.

What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

Costs over time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here illustrate an example investment amount and various possible investment periods.

We have made the following assumption:

-In the first year, you would get back the amount invested (0% annual return). For the other holding periods, we assumed that the product would perform as shown in the moderate scenario.

-10 000 EUR would be invested.

	If you exit after 1 year	If you exit after 2 years	If you exit after 3 years
Total costs	250	670	1167
Annual cost impact*	2.50%	2.50%	2.50%

* This illustrates how costs reduce your return every year during 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 17.8 % before costs and 15.3% after costs.

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

Composition of costs (the amounts in EUR are based on an investment of EUR 10 000)

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	No entry fees	0 EUR
Exit costs	No exit fees	0 EUR
Ongoing costs taken each year		
Management fees	2.04% of the Fund's assets per annum	204 EUR
Other administrative or operating costs (incl banking and audit fees)	0.32% of the value of your investment per year. This is an estimate based on actual costs over the last year.	32 EUR
Transaction costs	0.14% 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.	14 EUR
Incidental costs taken under specific conditions		
Performance fees	15% of return that exceeds 3,5% per year	0 EUR

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

Due to the risk and return profile, we recommend a holding period for this fund of at least 3 years.

You may, however, redeem the fund by following the redemption procedures outlined in the prospectus. The fund has no minimum holding period. Early redemption may significantly affect the risk and return profile. Redemption may be temporarily suspended if circumstances exist that require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints about the Fund, you can contact the Management Company Trigon Asset Management AS by e-mail at funds@trigoncapital.com or Pärnu mnt 18, Tallinn 18, Estonia. You can also find more information on the following website <https://trigoncapital.com/asset-management/>. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

- Full information about the Fund can be found in the Fund's prospectus, which is available on the Fund's management company's website <https://trigoncapital.com/asset-management/> together with, among other things, the current version of this key information document, the Fund's annual report and half-yearly report. Past performance information is available in the Fund's prospectus accessible from the management company's website.
- The tax legislation of the Republic of Estonia applies to the Fund and may have an impact on the personal tax position of the investor. The Fund Management Company does not withhold any taxes on gains earned from units. Declaring gains is an obligation of a unit-holder. The tax system applicable to an investor may depend on the investor's residence, legal set-up or other circumstances. The investor is advised to consult with a tax adviser.
- AS Trigon Asset Management 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 for the Fund.