

31.12.2022

## Basic information

Fund category  
Balanced funds

Morningstar category **★★★★**  
EUR Aggressive Allocation - Global

Share class  
OP-Private Strategy 75 A (Acc.)

ISIN  
FI4000120696

Benchmark index  
no benchmark

Start date 12.5.2015  
Fund type AIFM  
Share value 215.86 EUR  
Fund size 855.9 MEUR  
Ongoing costs 1.31 %  
Minimum subscription 1 000 000 €

### Fees

Subscription fee 0.00 %  
Redemption fee 0.50 %  
Management fee 1.05 %  
Performance fee no

Owner-customer benefits for a private customer:  
- accumulates OP bonus  
- subscriptions and redemptions without fees

### Risk measures, 3y

Sharpe ratio 0.2  
Volatility 15.0

### Risk level

Higher risk	7
	6
	5
	4
	3
	2
Lower risk	1

## Portfolio

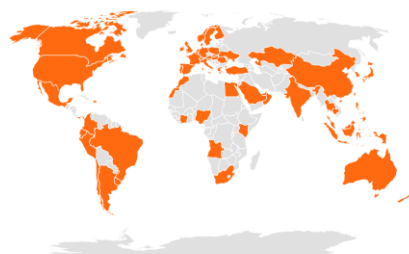
### Return



### Historical returns after fees

	Fund
1 month	-4.4 %
3 months	2.0 %
6 months	1.4 %
Year-to-date	-11.6 %
1 year	-11.6 %
3 years p.a.	2.3 %
5 years p.a.	3.9 %
10 years p.a.	6.4 %
Since start p.a.	6.6 %

### Registered domiciles



Powered by Bing

### Allocation

Equities	70.3 %
Fixed Income	24.5 %
Real Estate	3.3 %
Other	0.8 %
Cash	1.5 %
Loans	-0.4 %

### Largest regions

United States	36.8 %
Japan	9.6 %
Germany	5.2 %
Finland	4.9 %
Sweden	4.8 %
Denmark	4.5 %
France	4.0 %
United Kingdom	3.0 %
China	2.7 %
Switzerland	2.0 %

### Largest holdings

OP-America Index	13.6 %
OP-Nordic Countries Index	10.0 %
OP-Asia Index	6.6 %
iShares MSCI USA ESG Enhanced ETF	5.9 %
OP-Corporate Bond	4.0 %
OP-America Value	3.1 %
OP-Bond Prima	2.5 %
OP-Japan	2.4 %
OP-Europe Index	2.3 %
Robeco Euro Credit Bonds	2.3 %
OP-Bond Yield	2.2 %
OP-Emerging Markets Equity	1.9 %
OP-Japan Stars	1.8 %
OP-America Low Volatility	1.8 %
iShares € Corp Bond ESG ETF	1.6 %



## Investment policy

OP-Private Strategy 75 is a balanced fund which mainly invests its assets in international equity and bond markets. In the basic allocation, the fund invests 75 % of its assets in equity and 25 % in fixed income. The Fund's investments in fixed-income instruments may account for 10–40% of the Fund's value and those in equity-linked instruments for 60–90%. The Fund may also make minor investments in alternative vehicles (e.g. real estate funds, commodity mutual funds and absolute return funds). The Fund makes investments mainly through other mutual funds. In its investment operations, the fund may use derivative instruments in order to hedge against the risk of adverse market movements, to replace direct investments and to promote otherwise effective portfolio management. Derivatives are chiefly used to manage equity and interest rate risks. The Fund diversifies its equity and bond investments on a broad basis among various companies, since they are mainly implemented using funds. The fund is an AIF fund, based on the Alternative Investment Fund Managers Directive, since it may invest in vehicles not available to funds under the UCITS Directive.

The investments underlying this fund do not take into account the EU criteria for environmentally sustainable economic activities. However, this fund integrates sustainability risks using the methods specified in the fund prospectus.



## Portfolio managers

Harri Kojonen



## Responsibility

### Responsible investing

The fund follows [OP Asset Management's principles for responsible investment](#). The consideration of responsibility in the investment analysis and decision making provides additional information in addition to the traditional financial and market information. The significant aspects of responsibility can in the long run affect the financial success of the investment objects and thus the return.

Read more about the OP Funds' practical ownership influence in [the overview of responsible investment](#) that is published twice a year.



## ESG analysis

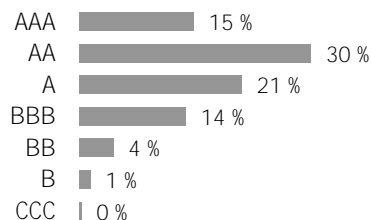
ESG-rating	A	Carbon intensity	119.0	Green revenues	5.1 %
		greenhouse gas emissions in			
		tonnes / turnover (\$M)			
Total ESG score	7.1	Coverage	86.3 %	Renewable energy	1.1 %
Environment (E)	6.7			Energy efficiency	2.4 %
Social (S)	5.3			Environmentally friendly	
Governance (G)	5.9			construction	0.9 %
				Sustainable use of water	
				resources	0.2 %
				Prevention of pollution	0.2 %

The ESG score indicates how well the portfolio's target companies take into account risks and opportunities related to the environment, social aspects and good governance in relation to their industry. The score scale is 0-10. After that, the score is divided into 7 classes. The higher the score, the better the portfolio companies have prepared for the risks and opportunities associated with ESG.

The portfolio's carbon intensity is the weighted average of the portfolio companies' carbon dioxide intensity. The carbon footprint takes into account companies' greenhouse gas emissions in tonnes at level 1 and level 2 in relation to the company's turnover (million dollars).

The portfolio's green revenues examines how the portfolio companies' products and services have an impact on the environment. The number describes the proportion of products and services with a positive environmental impact on portfolio companies' turnover.

### Companies' ESG classification



### The portfolio's ESG analysis in relation to reference portfolios

	ESG	Carbon intensity	Green revenues
Portfolio	7.1	119.0	5.1
World	6.7	168.4	5.0
Europe	7.9	114.5	4.2
Finland	8.2	109.4	7.4

AAA = excellent, AA = very good, A = good, BBB = average, BB = satisfied, B = weak, CCC = very weak

The purpose of the monthly report is to provide its readers with information on the funds and their performance. Information provided in the report is no investment advice and no investment decisions should be made based on such information. The Key Investor Information Document for investors and the fund prospectus as well as the fund's annual report and half-yearly report are the documents that investors should read before making any subscription for fund units. Information in this document is not complete and it is updated on a monthly basis. The information in the report is the latest information on the funds at the time of preparing the report. Copying and distributing the information in the report is prohibited. Changes in the report will not be informed separately. OP Fund Management Company Ltd has compiled and provided the information presented in the report. OP Fund Management Company Ltd does not guarantee that the information presented in the report is correct, perfect or up to date or is not liable for any direct or indirect costs, damage or losses that use of the information presented in this material may cause. The star rating in this report is produced by Morningstar and it is updated every month. The historical performance of the funds is no guarantee of future performance. The values of fund units may vary considerably due to the composition of their investments and the methods used in their management. The fund prospectus describes in greater detail the risks associated with the fund. Fund publications regarding the funds are available at [op.fi](http://op.fi) and OP's branches.