

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 186,80 EUR
Fund size 619,3 MEUR
Ongoing costs 1,35 %
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 Fund
Alfa -
Beta -
Information ratio -
Sharpe ratio 0,9
Aktive risk -
Volatility 6,8

Risk level
Higher risk

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

Lower risk

Portfolio

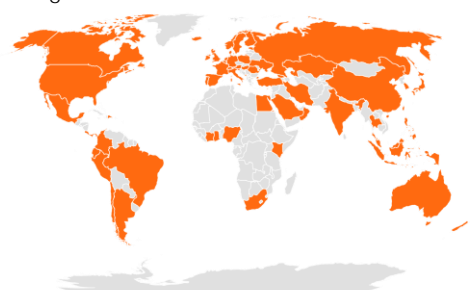
Share value



Historical returns after fees

| | Fund |
|---------------|--------|
| 1 month | 1,0 % |
| 3 months | 12,3 % |
| 6 months | -7,2 % |
| Year-to-date | -7,2 % |
| 1 year | 0,0 % |
| 3 years p.a. | 2,6 % |
| 5 years p.a. | 2,8 % |
| 10 years p.a. | - |

Registered domiciles



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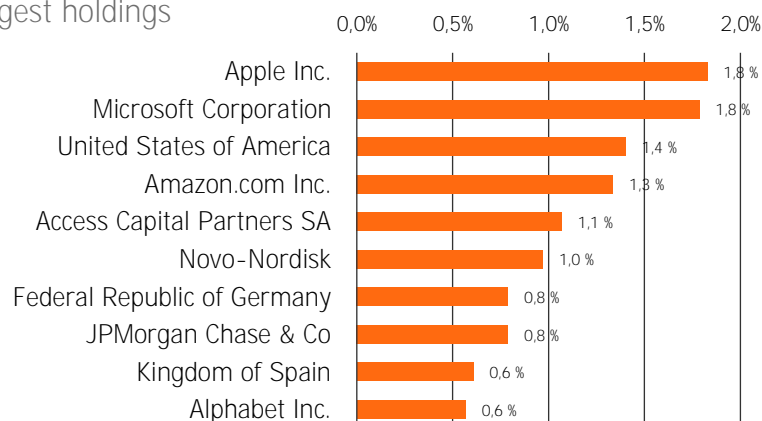
Allocation

| | |
|--------------|--------|
| Equities | 70,0 % |
| Fixed Income | 21,4 % |
| Real Estate | 7,7 % |
| Other | 1,1 % |
| Cash | 0,2 % |
| Loans | -0,4 % |

Largest regions

| | |
|----------------|--------|
| United States | 40,3 % |
| Japan | 8,6 % |
| France | 4,6 % |
| Finland | 4,5 % |
| Germany | 4,5 % |
| Sweden | 4,3 % |
| United Kingdom | 4,3 % |
| Denmark | 3,0 % |
| Switzerland | 2,7 % |

Largest holdings





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 a AIF fund, based on the Alternative Investment Fund Managers Directive, since it may invest in vehicles not available to funds under the UCITS Directive.



Portfolio manager

Harri Kojonen, Patrik Moring



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

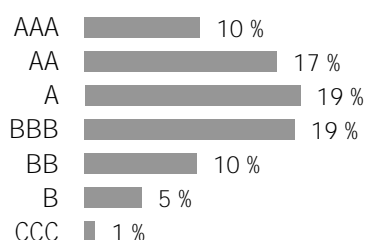
| | | | | | |
|-----------------|-----|--|--------|--|-------|
| ESG-rating | A | Carbon intensity greenhouse gas emissions in tonnes / turnover (\$M) | 163,6 | Positive environmental impact | 4,4 % |
| Total ESG score | 6,2 | Coverage | 76,6 % | Renewable energy | 1,1 % |
| Environment (E) | 6,1 | | | Energy efficiency | 2,3 % |
| Social (S) | 5,0 | | | Environmentally friendly construction | 0,6 % |
| Governance (G) | 5,5 | | | Sustainable use of water resources | 0,1 % |
| | | | | 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 positive environmental impact 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 | Positive environmental impact |
|-----------|-----|------------------|-------------------------------|
| Portfolio | 6,2 | 163,6 | 4,4 |
| World | 6,1 | 167,0 | 4,0 |
| Europe | 7,4 | 145,1 | 3,6 |
| Finland | 7,3 | 345,9 | 8,8 |

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

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