

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.

JOM Silkkitie Asia Equity Investment Fund (ISIN: FI4000003470)

This fund is managed by JOM Fund Management Ltd.

Objectives and Investment Policy

JOM Silkkitie Asia Equity Investment Fund is an actively managed equity fund registered in Finland that invests in Asian stock markets.

The fund's objective is to achieve the highest possible increase in value for the fund in the long run in Asian stock markets through diversification of assets and reasonable risk taking in compliance with the Finnish Act on Common Funds and with the rules of the fund.

The fund invests its assets mainly in publicly traded securities of companies operating in East and Southeast Asia. In a normal market situation the fund has securities of 20 - 40 companies in its portfolio.

The fund applies an active stock-picking investment strategy and invests directly into high-quality Asian companies:

- High-quality here refers to companies, whose operations are profitable and they are leaders in their business field, or for whom the valuation is low compared to competitors.
- The investment strategy is not linked to any equity index.

The fund invests its assets in companies operating e.g. in Indonesia, the Philippines, China, Hong Kong, Malaysia, Thailand, Singapore or South Korea. No more than 75% of the assets may be invested in one country or industry simultaneously, and on the other hand the fund does not need to have exposure on all the countries at all times.

JOM Silkkitie Asia Equity Investment Fund is open for subscriptions and redemptions normally twice a month: on the 15th day of each month (or the preceding banking day if the 15th day of the month is not a banking day in Finland), and on the last banking day of each month.

The fund has no official benchmark index.

The equity weight of the fund may vary between 0% and 100%, no leverage is used as part of the investment strategy. In a normal market situation the equity weight is above 75%.

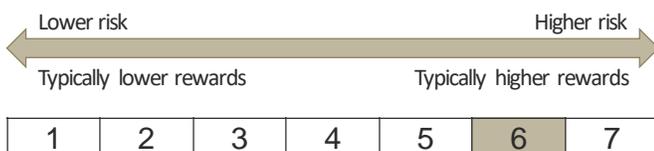
The fund may buy and sell index and currency derivatives for hedging purposes, which may lead to losses should the market development be adverse to the position taken.

JOM Silkkitie Asia Equity Investment Fund has only one fund unit class. The fund units are accumulating units, i.e. asset dividends and profits from selling securities are reinvested into the fund.

The fund is aimed at investors who seek high returns and are interested in long-term investing in the Asian equity markets. Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 7 years.

The value of the fund is calculated in euro (EUR).

Risk and Reward Profile



The standardized risk-reward indicator classifies funds based on the NAV volatility i.e. value fluctuation, and investment funds with more intense value fluctuation tend to offer higher risk but also higher return potential for investors. The volatility for JOM Silkkitie Investment Fund is calculated based on the fund history in the past 5 years.

The classification for JOM Silkkitie Investment Fund is 6, since the historical annual volatility has been between 15 - 25%. This implies a high risk for the NAV fluctuation.

The risk indicator represents uncertainty of returns in the light of past performance, but historical performance is no guarantee for future returns and it does not limit volatility in the future. The value of the risk indicator is subject to change in the future depending on the NAV development of the fund.

Investors should note that even category 1 is not risk-free.

The risk-reward indicators may not fully represent all relevant risks concerning the fund's assets, and these risks may have significant effect on the NAV development:

- The fund's NAV depends on the general economic environment of the target market, i.e. Asia, and thus the value of the fund's assets is subject to macroeconomic changes and risks.
- The fund's assets are highly exposed to currency movements, as the fund invests mostly in securities listed outside the Euro zone.
- The fund's assets are vulnerable to country-specific political changes and possible resulting market reactions.
- The fund may invest its assets in such securities and/or markets, where liquidity conditions vary. The fund company aims to lower liquidity risk by active portfolio management and liquidity monitoring.
- The fund's assets are subject to operative risks related to the fund management company and the custodian as well as other extraordinary risks.

Charges for this Fund

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	1.5%
Exit charge	1.0%
This is the maximum that might be taken out of your money before it is invested, or before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	1.43%
Charges taken from the fund under certain specific conditions	
Performance fee	10% of returns exceeding the hurdle rate of 5% annually, provided that the fund's highest historical end-of-month value is exceeded. In the previous fiscal year 2019 performance fees were 0% of average net assets.

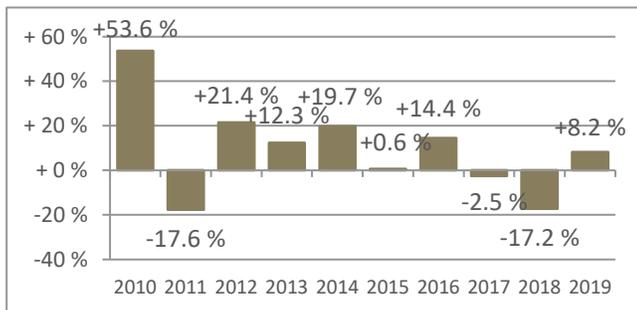
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses for the year ending 2018. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking

Further information about charges is found in the fund prospectus, which is available at www.jom.fi.

Past Performance



- The graph shows the percentage changes in the value of the fund unit per calendar year. The performance is shown only for complete calendar years.
- Past performance is no guarantee for future performance.
- The performance figures take into account ongoing charges and performance fees, but exclude possible entry and exit fees that investors pay when entering or exiting the fund.
- The fund started operations on 31.7.2009.
- The value of the fund is published in euro (EUR).

Practical Information

- The custodian for the fund is Skandinaviska Enskilda Banken, Helsinki branch.
- Further information on the fund is found in the fund prospectus, fund rules, monthly and bi-annual reports, and annual reports, which are all available in written form free of charge by request from the fund management company during the company's office hours. The fund prospectus is available in Finnish, Swedish and English. The monthly reports are available in Finnish and English. Other material is available in Finnish.
- The fund prospectus, monthly reports and detailed information on the management company's remuneration policy are available at the management company's internet site at www.jom.fi. This information includes a description of how remuneration is determined and the persons responsible for granting remuneration.
- The fund's NAV is calculated on every banking day in Finland, and it may be found on the fund management company website www.jom.fi. In addition, the NAV is available on the websites of the fund rating service Morningstar (www.morningstar.fi), and Investment Research Finland (www.sjoiustutkimus.fi). Further information on the fund management company may be found on the company website www.jom.fi.
- Possible profits resulting from redeeming fund units of the fund may be taxable income for the investor, depending on the taxation laws of the investor's domicile.
- JOM Fund Management Ltd. may be held liable only if any statement contained in this document is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

The fund rules have been confirmed 3 April 2020. This fund and JOM Fund Management Ltd are authorised and supervised in Finland by the Finnish Financial Supervisory Authority (FIN-FSA).

The fund company's address is Salomonkatu 17 B, 00100 Helsinki, Finland. FIN-FSA's address is Snellmaninkatu 6, P.O.B. 103, 00101 Helsinki, Finland. This key investor information is part of the prospectus and is in force as of 30 June 2020.

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.

JOM Komodo Indonesia Equity Investment Fund (ISIN: FI4000043401)

This fund is managed by JOM Fund Management Ltd.

Objectives and Investment Policy

JOM Komodo Indonesia Equity Investment Fund is an actively managed equity fund registered in Finland investing in Indonesian stock markets.

The fund's objective is to achieve the highest possible increase in value for the fund in the long run in Indonesian stock markets through diversification of assets and reasonable risk taking in compliance with the Finnish Act on Common Funds and with the rules of the fund.

The fund invests its assets mainly in publicly traded securities of small and midcap companies operating in Indonesia. No more than 75% of the assets may be invested in one industry simultaneously.

In a normal market situation the fund has securities of 20 - 40 companies in its portfolio.

The fund applies an active stock-picking investment strategy and invests directly into high-quality Asian companies:

- High-quality here refers to companies, whose operations are profitable or who are leaders in their business field, or for whom the valuation is low compared to competitors.
- The investment strategy is not linked to any equity index.

JOM Komodo Indonesia Equity Investment Fund is open for subscriptions and redemptions normally twice a month: on the 15th day of each month (or the preceding banking day if the 15th day of the month is not a banking day in Finland), and on the last banking day of each month.

The fund has no official benchmark index.

The equity weight of the fund may vary between 0% and 100%, no leverage is used as part of the investment strategy. In a normal market situation the equity weight is above 75%.

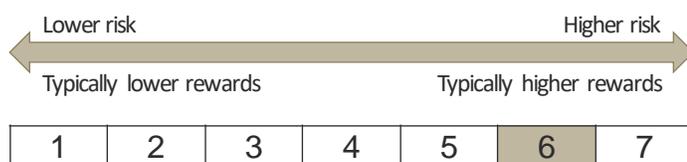
The fund may buy and sell index and currency derivatives for hedging purposes, which may lead to losses should the market development be adverse to the position taken.

JOM Komodo Indonesia Equity Investment Fund has only one fund unit class. The fund units are accumulating units, i.e. asset dividends and profits from selling securities are reinvested into the fund.

The fund is aimed at investors who seek high returns and are interested in long-term investing in the Asian equity markets. Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 8 years.

The value of the fund is calculated in euro (EUR).

Risk and Reward Profile



The standardized risk-reward indicator classifies funds based on the NAV volatility i.e. value fluctuation, and investment funds with more intense value fluctuation tend to offer higher risk but also higher return potential for investors. The volatility for JOM Komodo Investment Fund is calculated based on the fund and market index history in the past 5 years.

The classification for JOM Komodo Investment Fund is 6, since the annual volatility has been between 15 - 25%. This implies a high risk for the NAV fluctuation.

The risk indicator represents uncertainty of returns in the light of past performance, but historical performance is no guarantee for future returns and it does not limit volatility in the future. The value of the risk indicator is subject to change in the future depending on the NAV development of the fund.

Investors should note that even category 1 is not risk-free.

The risk-reward indicators may not fully represent all relevant risks concerning the fund's assets, and these risks may have significant effect on the NAV development:

- The fund's NAV depends on the general economic environment of the target market, i.e. Indonesia, and thus the value of the fund's assets is subject to macroeconomic changes and risks.
- The fund's assets are highly exposed to currency movements, as the fund invests mostly in securities listed outside the Euro zone.
- The fund's assets are vulnerable to country-specific political changes in Indonesia and possible resulting market reactions.
- The fund focuses on securities of small and midcap companies, for which the market liquidity risk is higher compared to the larger companies in the Indonesian stock markets. The fund company aims to lower liquidity risk by active portfolio management and liquidity monitoring.
- The fund's assets are subject to operative risks related to the fund management company and the custodian as well as other extraordinary risks.

Charges for this Fund

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	1.5%
Exit charge	2.0%

This is the maximum that might be taken out of your money before it is invested, or before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charges	1.79%
------------------------	--------------

Charges taken from the fund under certain specific conditions

Performance fee	10% of returns exceeding the hurdle rate of 5% annually, provided that the fund's highest end-of-month value of the ongoing and previous fiscal year is exceeded. In the previous fiscal year 2019 performance fees were 0.38 % of average net assets.
-----------------	--

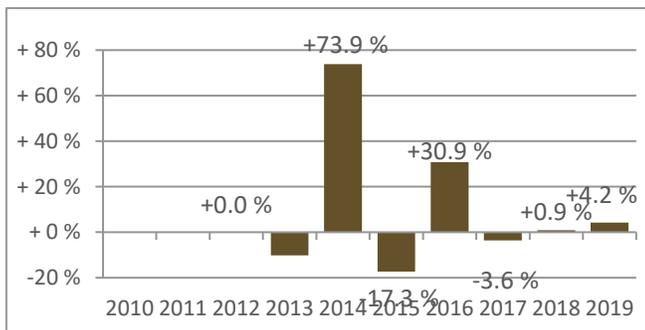
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses for the year ending 2018. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking

Further information about charges is found in the fund prospectus, which is available at www.jom.fi.

Past Performance



- The graph shows the percentage changes in the value of the fund unit per calendar year. The performance is shown only for complete calendar years.
- Past performance is no guarantee for future performance.
- The performance figures take into account ongoing charges and performance fees, but exclude possible entry and exit fees that investors pay when entering or exiting the fund.
- The fund started operations on 15.5.2012.
- The value of the fund is published in euro (EUR).

Practical Information

- The custodian for the fund is Skandinaviska Enskilda Banken, Helsinki branch.
- Further information on the fund is found in the fund prospectus, fund rules, monthly and bi-annual reports, and annual reports, which are all available in written form free of charge by request from the fund management company during the company's office hours. The fund prospectus is available in Finnish, Swedish and English. The monthly reports are available in Finnish and English. Other material is available in Finnish.
- The fund prospectus, monthly reports and detailed information on the management company's remuneration policy are available at the management company's internet site at www.jom.fi. This information includes a description of how remuneration is determined and the persons responsible for granting remuneration.
- The fund's NAV is calculated on every banking day in Finland, and it may be found on the fund management company website www.jom.fi. In addition, the NAV is available on the websites of the fund rating service Morningstar (www.morningstar.fi), and Investment Research Finland (www.sijoitustutkimus.fi). Further information on the fund management company may be found on the company website www.jom.fi.
- Possible profits resulting from redeeming fund units of the fund may be taxable income for the investor, depending on the taxation laws of the investor's domicile.
- JOM Fund Management Ltd. may be held liable only if any statement contained in this document is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

The fund rules have been confirmed 3 April 2020. This fund and JOM Fund Management Ltd are authorised and supervised in Finland by the Finnish Financial Supervisory Authority (FIN-FSA).

The fund company's address is Salomonkatu 17 B, 00100 Helsinki, Finland. FIN-FSA's address is Snellmaninkatu 6, P.O.B. 103, 00101 Helsinki, Finland. This key investor information is part of the prospectus and is in force as of 30 June 2020.