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

Kvartil Investmentbolag+ Calculus A
Quartile Fonder AB
ISIN: SE0013121456
www.kvartil.se, Call 08-124 444 90 for more information
Quartile Fonder AB is authorized and regulated in Sweden by the Swedish Financial Supervisory Authority (Finansinspektionen).
This PRIIP product is managed by Quartile Fonder AB and supervised by Finansinspektionen.
The Key Information document was las updated 2026-01-20

What is this product?

Type	Special Fund
Maturity	The fund has no maturity date. For information on the funds management company's options to liquidate the fund, see the fund's prospectus.
Objectives	Kvartil Investmentbolag+ Calculus primarily invests in shares and other transferable securities issued by Swedish investment companies or companies with similar characteristics but may also invest globally. Instead of holding a specific investment company, the fund may invest in a representative selection of its underlying assets. Despite a concentrated portfolio, the fund aims to achieve solid risk diversification. Its main holdings are in equities and equity-related instruments. Derivatives may be used to achieve investment objectives and to enhance portfolio efficiency. Leverage may also be used to replicate the borrowing levels of certain investment companies. This is a special fund, meaning it is allowed to concentrate its holdings more than a traditional mutual fund. The goal is to deliver returns that exceed the SIXPRX index (Stockholm Stock Exchange) over time. The fund does not distribute dividends; all income is reinvested. Performance depends on the change in value of the underlying stocks during the holding period. Units can normally be bought or sold on any business day.
Intended investors	This fund may be suitable for investors who plan to hold their investment for at least 5 years and who understand that the money invested in the fund may both increase and decrease in value and that it is not certain that the entire capital invested can be returned. Investing in the Fund does not require any specific prior knowledge or experience of Special Funds or financial markets.
Other information	Custodian: SEB. Annual report, half-year report, prospectus, the latest unit value and other practical information are available free of charge in Swedish at https://kvartil.se/kvartil-investmentbolag-plus-calculus/

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

Risk indicator



The summary risk indicator provides an indication of the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 4 out of 7, which is the third-highest risk class. This means that the fund has a semi-high risk of increases and decreases in the unit value. The indicator primarily reflects the increases and decreases of the securities in which the fund has invested. Risks not captured by the risk indicator: Liquidity risk, which arises if part of the fund's assets is difficult to sell at a certain time or at a reasonable price. Political risk, which arises if various trade barriers are introduced so that the market can be limited and the conditions for changing without being able to predict in the risk indicator. The above risk factors are not exhaustive. Other factors can affect the pricing of the fund's underlying securities and thus the fund.

Performance scenarios

What you receive from this product depends on future market performance. Future market developments are uncertain and cannot be predicted with accuracy.

Recommended holding period	**5 years**	
Example investment	**100 000 SEK** Redemption after 1 year	**100 000 SEK** Redemption after 5 years (recommended holding period)

Scenarios

Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment**		
Stress	**What you might get back after costs**	45 414 SEK	58 003 SEK
	Percentage return per year	-54,59 %	-10,32 %
Negative	**What you might get back after costs**	81 195 SEK	163 233 SEK
	Percentage return per year	-18,81 %	10,30 %
Moderate	**What you might get back after costs**	116 837 SEK	224 162 SEK
	Percentage return per year	16,84 %	17,52 %
Favourable	**What you might get back after costs**	169 099 SEK	310 281 SEK
	Percentage return per year	69,10 %	25,42 %

The figures include all the costs of the product itself but may not include all the costs that you pay your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the product between 2015 and 2025. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances. This type of scenario occurred for an investment between 2017 and 2022.

What happens if Quartile Fonder AB is unable to pay out?

By law, the fund's assets may not be held in custody by the fund management company. Instead, each fund must have a specific custodian that handles the safekeeping of the fund's assets. In the event of the bankruptcy of the fund management company, the management of the fund is taken over by the custodian. There is no compensation or guarantee scheme for investors in the fund.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. If the fund is included as part of another product e.g. unit-linked insurance, additional cost may arise for this product.

Costs over time

The tables show the amounts that are taken from your investment to cover different types od costs. These amounts depend on how much you invest, how long you hold the product (and how well the product does (where applicable)). The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 100 000 SEK invested.

Costs	Redemption after 1 year	Redemption after 5 years
Total costs	620 SEK	5 090 SEK
Annual costs effects*	0,62 %	0,62 % each year

(*) This illustrates how costs reduce your return over 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 10,49 % before costs and 9,82 % after costs.

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

Composition of costs (The amounts in SEK are based on an investment of 100 000 SEK)

One-off charged before or after you invest		If you redeem after 1 year
Subscription fee	We do not charge an entry fee. The person selling you the product may charge you	O SEK
Redemption fee	We do not charge a redemption fee. The person selling you the product may charge you	0 SEK
Ongoing charges		
Management fees and other administrative or operational expenses	0,56 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	560 SEK
Transaction costs	0,06 % 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.	60 SEK
Incidental costs		
Performance fees	There is no performance fee for this product.	N/A

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

Recommended holding period: at least 5 years

The fund has no minimum holding period requirement but, since it invests in equities, it is suitable for a medium to long investment horizon. You should be prepared to save in the fund for at least 5 years. You normally have the option to sell your fund on any and all business days without any additional fee.

How can I complain?

If you wish to make a complaint about the fund, you can contact the person who advised you or sold the product. You can also contact the fund management company (https://kvartil.se/legal/#complaint) or write to info@kvartil.se or Quartile Fonder AB, Box 5855, 102 40 Stockholm.

Other relevant information

Complete information about the fund is available in the fund's prospectus, witch is available on the fund management company's website: (www.kvartil.se) together with, among other things, the current version of thus key information document, the fund's annual report, its half-yearly report, and information on costs for prior periods.

Past performance: The fund's return history since inception is available here: https://kvartil.se/kvartil-investmentbolag-plus-calculus/

Historical performance scenarios: Previously published outcome scenarios are available at info@kvartil.se