

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.

AMF Balansfond

ISIN: SE0000739179

The Fund is managed by AMF Fonder AB, corporate identity number 556549-2922, a subsidiary of AMF Tjänstepension AB

OBJECTIVES AND INVESTMENT POLICY

The fund is a balanced fund. The fund invests in equities and in fixed income securities issued primarily by governments, mortgage institutions and highly rated companies. No more than 30 percent of the fund may be invested in foreign stock markets. Between 25 and 75 percent of the fund must be invested in fixed-income securities and bank deposits with an average duration of between two and seven years.

The fund may invest in other funds and in derivative instruments as part of its investment strategy and has been permitted by the Swedish Financial Supervisory Authority to invest more than 35 percent of its assets in bonds and other debt instruments issued or guaranteed by a central or local government or a central or local government body in an EEA member state, or by a supranational body of which one or more EEA member states are members.

The fund's objective is to achieve a return in excess of its benchmark, by using a well diversified portfolio.

The fund is actively managed. Deviations from its benchmark can vary over time, please read more in the fund's information brochure or its annual report for historical variations. The fund invests in companies with high ESG-grades (environment, social factors and governance). The fund managers use fundamental analysis of, mainly large- and midcap companies, in order to take active positions.

Equity investment allocations may be adjusted on the basis of our assessments of the outlook for each asset class. Fixed income investments are made on an objective basis taking to account of developments in fixed income markets and the manager's risk assessment of the issuers. Allocations may also be adjusted between stock markets and fixed income investments given the fund's risk limits.

The fund is using certain sustainability criterias. Please, read more on our website or in the fund's information brochure for a complete information regarding our sustainable investments.

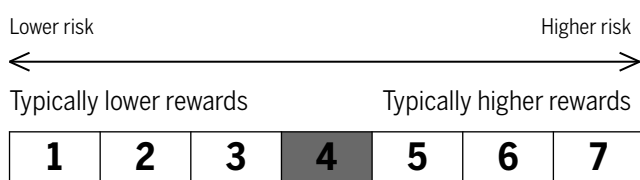
We compare the fund's performance with a benchmark consisting of 40 percent HMSC (Handelsbanken Markets Sweden All Bond Index), 40 percent SIXRX (from 1 January 2019; previously OMXSBI) and 20 percent MSCI ACWI ESG NR (from 1 January 2016; previously FTSE World Index NR).

The fund does not distribute dividends.

Units can normally be bought and sold on any working day. Days on which trading cannot take place are shown in the fund's trading calendar, available at www.amf.se/fonder.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 3 years.

RISK AND REWARD PROFILE



The risk/reward indicator illustrates the trade-off between risk and potential returns when investing in the fund. The indicator is based on how the fund's value has fluctuated over the past five years.

This fund is in risk category 4, which entails a significant risk of both increases and decreases in unit value. Category 1 does not mean that a fund is risk-free. A fund may move along the scale over time, to both the right and the left. This is because the indicator is based on historical data, which are no guarantee of future risks/rewards.

The risk scale illustrates the level of exposure to the fund's most significant risks. It does not illustrate the risk of:

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Liquidity risk: occurs if a part of the funds assets are difficult to sell at a certain point of time or at a reasonable price.

Credit risk: The risk of loss if the issuer of a fixed-income security is unable to make coupon payments or repay the principal on maturity.

Operational risks: Delays and errors in processes, political decisions, official decisions and so on may impact negatively on the fund.

Impact of financial techniques: Derivative instruments may be used for investment purposes, which may increase the fund's risk levels.

CHARGES

One-off charges taken before or after you invest.

Entry Charge	None
Exit Charge	None

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment.

Charges taken from the fund over a year.

Ongoing Charge	0.40%
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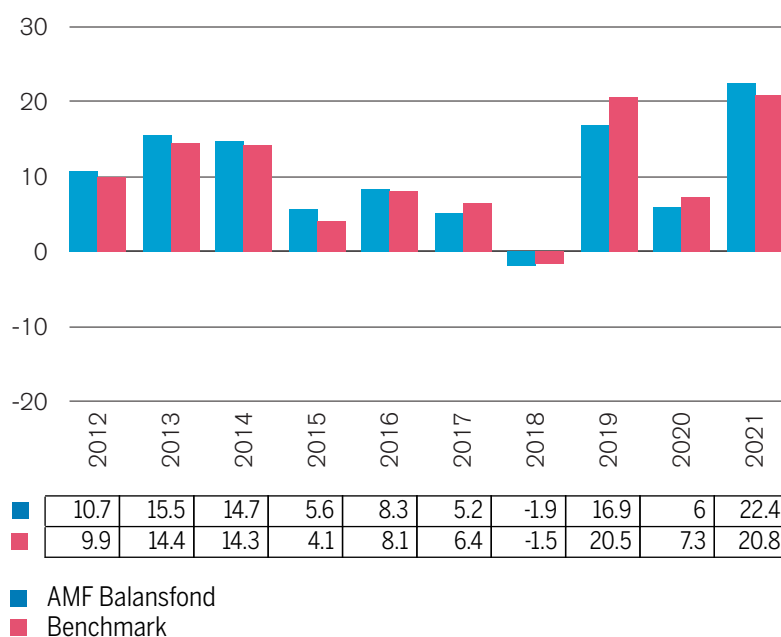
Charges taken from the fund under certain specific conditions.

Performance fee	None
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There are no fees for deposits or withdrawals. The fees cover the fund's operating costs, including marketing and distribution. The fees decrease the fund's potential return. The ongoing charges figure is based on expenses for the calendar year 2020.

Further information on fees can be found in the fund rules in section 11: "Fees". The fund rules can be found in the prospectus, available at amf.se/fonder under "Fact sheets and fund rules".

PAST PERFORMANCE



The chart shows the fund's return in SEK after management fees with dividends reinvested in the fund.

The information on annual returns is calculated in SEK. The results are calculated net of annual fees with dividends reinvested in the fund. Effects of taxes are not considered.

Past increases in fund value are no guarantee of future increases in fund value. The fund's return is affected by movements in share prices and in interest and exchange rates in the countries in which it invests.

There is therefore no guarantee that you will get back all of the money you invest.

The fund was launched on 30 December 1998.

PRACTICAL INFORMATION

Further information: More information about the fund, annual and semi-annual reports and a prospectus with the complete fund rules are available free of charge on our website or can be ordered from Customer Services.

Remuneration policy: Information regarding the remuneration policy is available at amf.se/vara-fonder/amf-fonder-ab and you can receive a copy of the policy at no cost at request.

Depository: Skandinaviska Enskilda Banken AB

Website: www.amf.se

Customer Services: 0771-696 320, business days 08-18

Unit values: The value of units is normally calculated each working day and published on our website, in leading newspapers and on teletext

Tax: Tax laws in the fund's domicile may impact on your personal tax position.

Accountant: Ernst & Young AB

The Fund is managed by AMF Fonder AB, corporate identity number 556549-2922 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 UCITS.

The Fund is managed by AMF Fonder AB, corporate identity number 556549-2922 is authorised in Sweden and regulated by The Swedish Financial Supervisory Authority.

This key investor information is accurate as at 2022/01/27.