

SEB Progressiivne Pensionifond

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Fund facts

ISIN code:	EE3600019725
Start year	2002
Management Company	AS SEB Varahaldus
Base currency	EUR
Net Asset Value at launch	0,64
NAV	1,08986
Fund net assets (t.EUR)	512 407

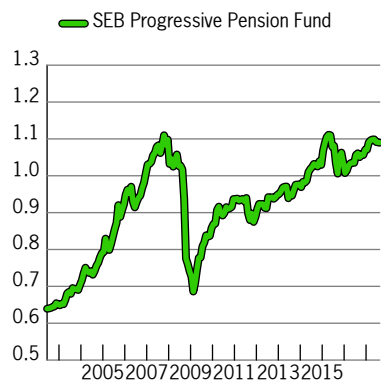
Dividend

Reinvested

Fees

Management fee (%)	1,17
Subscription fee (%)	0,00
Redemption fee (%)	0,00

Performance chart



Other information

The principle of the volume-based regressive management fee applies to the management fee. This means that the fund's management fee rate will be reduced, depending on the coefficient calculated once a calendar year, based on total assets under management of all mandatory pension funds managed by the management company, and pursuant to the conditions set in the legislation.

Investment profile

The SEB Progressive Pension Fund invests up to 50% of its assets in shares, with the remainder allocated to bonds and deposits. As the fund invests in shares, bonds and deposits in an equal amount, moderate fluctuations in the value of the fund's assets may occur.

This fund is right for you, if
 - you have more than 3 years until retirement
 - you prefer a medium risk fund
 - the goal is to grow the pension assets

Performance

	2017*	2016	2015	2014	2013
Performance (%)	1,8	3,3	0,7	5,4	3,0

Accumulated performance

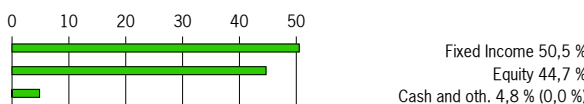
	1 y.	2 y.	3 y.	5 y.	10 y.
Performance (%)	2,7	5,4	5,6	15,9	2,7

Average annual performance

	2 y.	3 y.	5 y.	10 y.
Performance (%)	2,7	1,8	3,0	0,3

* 2017 return as of 31/08/2017

Asset Allocation



Values within brackets represent short allocations. (Data as of 31.08.2017)

Manager comment

Up to date information on Fund share price and performance can be found on the website www.seb.ee/fondikursid.

Information on top 10 investments and their geographical distribution is reported as of the value date.

The main goal of the SEB Progressive Pension Fund is to grow the value of the pension assets. This means that the long-term rate of return of the money allocated to the pension fund should exceed the rate of inflation.

Risk

Lower risk ← Higher risk
 Potentially lower rewards ← Potentially higher rewards



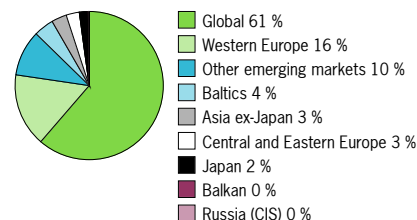
Standard deviation	(%)
2 years	5,50
5 years	5,27
10 years	8,98

Top 10 holdings

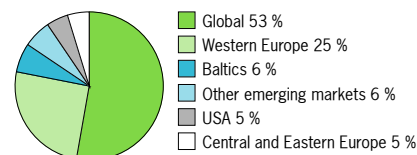
iShares Core MSCI World UCITS ETF	8,2 %
db x-trackers MSCI World Index (DR) UCITS ETF	6,1 %
Goldman Sachs Global Credit Portfolio (Hedged) I	5,7 %
Pimco Global High Yield Bond Fund	5,5 %
iShares STOXX Europe 600 UCITS ETF (DE)	5,4 %
Robeco QI Global Dynamic Duration	4,6 %
PIMCO Funds Global Investors Series PLC - Global Investment Grade Credit Fund	4,2 %
SEB Ethical Global Index Fund C	3,6 %
SEB Global Chance / Risk Fund	3,6 %
iShares Global Corporate Bond EUR Hedged UCITS ETF	3,3 %

(Data as of 31.08.2017)

Equity portfolio by regions



Fixed Income portfolio by regions



Past performance or the history of the Fund's activities do not constitute a promise or an indication of the Fund's future performance or attainment of its objectives in future periods. The activities of the Fund may or may not be profitable; thus, there is no guarantee to unit-holders that they will get back the amount invested in the Funds or that it will grow. In some cases the value of their investments may change to a considerably larger extent than is typical to financial instruments of a risk class analogous to the Fund. Before making a decision to invest in the Fund, we advise you to carefully examine the public issue prospectus of the units of the Fund, the simplified prospectus, the Rules of the Fund, the annual and semi-annual reports and other data and documents published with regard to the Fund on the website of SEB Varahaldus. However, the information presented on this fact-sheet should in no event be interpreted as investment advice, investment recommendation or any other investment service. Investment decisions should in no case be made based solely on the information set forth in this document. Each potential investor should carefully consider the financial, legal, regulatory, accounting and taxation issues related to the intended investment in the Fund and assess all the risks associated with the investment and the appropriateness and suitability of the investment. If necessary, professional advice should be sought from professional tax and investment advisors. Foreign investors should be familiar with the requirements established for securities transactions in their homeland, including foreign exchange regulations and taxation issues. Account should also be taken of the fact that the measures adopted for protection of, or benefits applicable to, investors in one country need not extend to transactions with the units of an investment fund registered in another country. Detailed documentation and information on the Fund's activities, incl. The Rules of the Fund, Public Issue Prospectus, financial reports and other important information is available on the website of SEB Varahaldus at www.seb.ee/fondid.