

Key Investor Information Document

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.

Pareto Likviditet A

ISIN: NO0010025174

This fund is managed by Pareto Asset Management AS (org. no.: 977 287 677), a Pareto group company.

Objectives and investment policy

Objective

The fund's objective is to achieve the highest possible return, relative to the risk taken by the fund.

Investment Policy

Pareto Likviditet invests primarily in interest-bearing financial instruments denominated in Norwegian Kroner (NOK) regardless of where the issuer is domiciled and listed. The fund shall invest in issuers with good credit quality (investment grade). The fund may invest up to 100 per cent of its assets in transferable securities or money market instruments as mentioned in the Norwegian Securities Funds Act § 6-6 (2) no. 3, issued or guaranteed by the Norwegian government. The assets shall be invested in at least six different issuers, and investment from one and the same issue must not exceed 30 per cent of the fund's total assets. The average duration shall be lower than 1.

Benchmark

This fund has no benchmark.

Distribution

The fund's net taxable income, is paid annually to unitholders, by default in the form of new units.

Recommendation

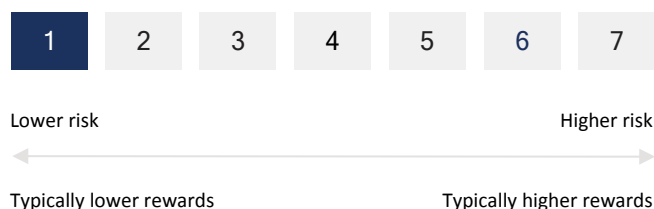
This fund has no recommended holding period.

Trading

Subscription and redemption of units may take place each Norwegian banking day, with the exception of 31.12.

The minimum amount for initial subscription is 500 NOK.

Risk and Reward Profile



The risk indicator was calculated using historical data and may not be a reliable indication of the future risk profile of the fund. The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean a risk free investment.

Pareto Likviditet A is located in category 1.

The fund is a money market fund, and the value of the fund is associated with low risk of price fluctuations. The performance of the investments will inter alia be tied to profit developments of the companies that issued the bonds, changes in interest rates, and the creditworthiness of the issuer.

The risk indicator has not necessarily reflected unusual market conditions or major unforeseen events.

The following are risks materially relevant that are not captured by the synthetic risk and reward indicator

Liquidity risk - Insufficient liquidity in a security may make it difficult with a valuation or trade at a given time.

Operational risk - Risk of inadequate procedures or systems, human error, or the fund not being managed in accordance with the investment strategy and risk profile. Pareto Asset Management has established internal procedures to reduce the probability of operating errors.

Charges

The charges an investor pays are used to pay the costs of running the fund, including the costs of marketing and distributing the fund. These charges reduce the potential growth of the investment.

One-off charges taken before or after you invest

Entry charge	max 0,00%
Exit charge	max 0,00%

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	0,25 %
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Charges taken from the fund under certain conditions

Performance fees:	n.a
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The entry and exit charges shown are maximum figures, as in some cases the investor might pay less. Please contact your financial advisor or distributor for the actual entry and exit charges. The subscription fee is subject to an increased charge paid into the fund under special circumstances in order to protect the interest of the unit holders.

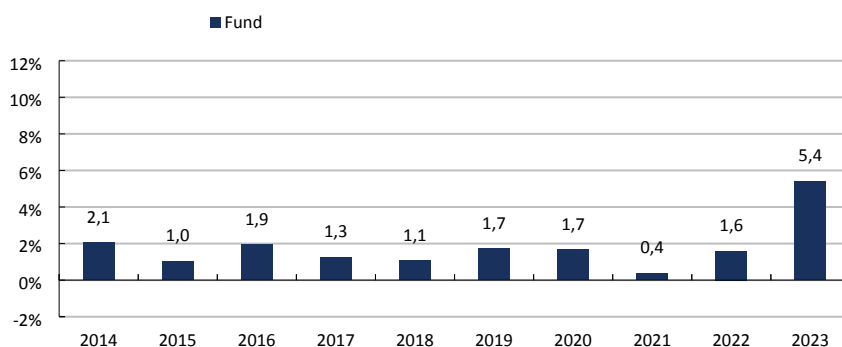
The ongoing charges figure is based on the last year's expenses, for the year ending 31.12.2023. The figure may vary from year to year.

The figure of the ongoing charges excludes:

Transactions costs
Performance fees
Extraordinary costs

For more information about charges, see Section 2 of the fund's prospectus, which is available at www.paretoam.com.

Past performance



The unit class was launched in 11/27/1999. The fund was launched in 1999. The chart shows the fund's annual performance in NOK, for each full calendar year over the period displayed in the chart.

The performance includes all charges and fees, except for fees incurred on subscription and redemption of units. Historical returns are no guarantee for future returns. Future returns will depend, inter alia, on market developments, the fund manager's skills, the fund's risk profile, as well as fees for subscription, management and redemption. Returns may be negative as a result of negative price developments.

Practical information

- Custodian is DNB Bank ASA.
- Further information about the fund can be obtained from the fund's prospectus and the latest annual and semi-annual reports. These documents are available free of charge in Norwegian and English. These can be found along with other information on www.paretoam.com. Information on other classes of units can be found in the fund's prospectus.
- Information on unit prices is available via the Oslo Stock Exchange on www.oslobors.no.
- The fund is subject to tax in Norway, this may have an impact on your personal tax position as an investor. Your tax liability by investing in the fund depends amongst other things on your country of residence, tax domicile and overall tax position.
- A copy of the detailed and up-to-date remuneration policy of Pareto Asset Management AS is available free of charge at its registered office and on the website www.paretoam.com/en/client-information.
- Pareto Asset Management AS 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 fund.

This fund is authorised in Norway and regulated by Finanstilsynet (the Financial Supervisory Authority of Norway). Pareto Asset Management AS is authorised in Norway and regulated by Finanstilsynet.

This key investor information is accurate as at 22.02.2024.