

Objectives and investment policy

Objectives

The objective of this fund is to achieve long-term investment growth, while applying a balanced-to-opportunistic asset allocation strategy. The share class is accumulating.

Investment policy

The fund gains exposure, directly or through other funds, to bonds and equities, with emphasis on equities. The fund mainly invests in underlying funds where similar ESG-related processes, criteria and characteristics are applied or can be found. The fund may gain exposure to any credit quality, sector and country, including emerging markets. Specifically, the fund’s default asset allocation is 35% in bonds and 65% in equities, and it is expected that such an allocation will not change significantly. The allocation to bonds and other debt securities shall be 30% to 40% and the allocation to equities 60% to 70%. The fund is categorised as article 8 under SFDR and promotes environmental and/or social characteristics, as well as good governance practices, through screening, exclusions, investment analysis and decision-making as well as active ownership. The fund follows Danske Invest's responsible investment policy. In actively managing the fund’s portfolio, the management team uses an asset allocation based on a clearly defined investment process. The fund may use derivatives for hedging and efficient portfolio management, as well as for investment purposes. Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Charges

Ongoing charge	0.69%
Max. entry charge	0.00%
Max. exit charge	0.00%
Performance fee	0.00%

Manager



Name:
John Løvig Nielsen
Danske Bank Asset Management
Title:
Senior Portfolio Manager
Background:
CFA
Years of experience:
31

Risk indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products.



Basic information

ISIN code	LU3116003115
Benchmark	5% Bloomberg Euro-Agg 500MM Corp A and Below EUR, 20% Bloomberg Euro-Agg Treasury Total Return Index Value, 5% JP Morgan EMBI Global Diversified h EUR, 5% Bloomberg GL HY x CMBS&EMG&Non-srFin 2% is cap EURH, 65% MSCI World All Countries Index TR Net
Website	www.danskeinvest.lu
Fund domicile	Luxembourg
Currency	DKK
Net asset value (NAV), 27.01.2026	100.000

Disclaimer & contact information

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The returns presented in this fact sheet are historical. Historical returns are not indicative of future return and investors may incur losses on their investments. The return may increase and decrease as a result of currency fluctuations if the fund is issued in a currency other than the currency used in the country in which you are domiciled.

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Please refer to the prospectus and the key information document before making any final investment decision. The prospectus, the key information document of the fund and information regarding complaints handling (investor rights) can be obtained at <https://documents.danskeinvest.com> -> press relevant fund.

If the fact sheet relates to an ESG-fund or a fund with a sustainable investment objective, you can find more information about the sustainability aspects of the fund at <https://documents.danskeinvest.com> -> press relevant fund.

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