

Specific Information Document

Equity

SEB

Purpose

A share represents equity ownership in a company. When you own a share, you become a shareholder in the company. In order to buy shares in a company, the shares normally need to be listed on a stock exchange or trading platform. As an owner of a share, you usually have the right to receive dividends and to vote at general meetings. However, if the shares are held by an insurance company, you normally have no voting rights, as the insurance company is the legal owner of the shares.

There are different types of shares: A, B, C and Preferred. A, B, and C shares are called common shares. The various common shares differ in the voting rights they have at general meetings. Dividends do not usually differ between different types of shares. The companies who issue stock decide how to divide the shares and what rights each type of share carries. A common scenario is that A shares carry more votes at the general meeting, while B and C shares carry fewer votes.

Preferred shares give preferential rights to the company's assets or profits over ordinary shares in the event of bankruptcy or liquidation. Shares issued with dividend preference give the shareholder a special right to dividends before holders of common shares, sometimes by a fixed amount based on the subscription price plus a certain discount rate. Shares issued with a liquidation preference give special rights to the company's assets in the event of liquidation. There are relatively far-reaching possibilities for designing the conditions for the better rights of preferred shares. This is regulated in the company's articles of association.

Objective

The main objective of investing in stock is to achieve a growth in value, i.e. a return. This can be achieved by the value of the shares increasing or by receiving dividends.

Target retail investor

Shares are suitable for investors with a long investment horizon who want to invest in a company and have a risk tolerance that matches the risk of the chosen shares.

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



The risk indicator assumes that you keep the product for 10 years. The risk indicator provides an indication of the level of risk of shares compared to other investments. It shows how likely it is that the value will fall because of market developments or because payment cannot be obtained.

The risk indicator shows the risks in a range. The actual risk is linked to the specific stock selected and whether the investment is in one or more stocks. The range in risk reflects the different risks of the underlying shares. The lowest risk corresponds to an investment in the OMXS30, i.e. a diversified portfolio of different stocks, and the highest risk corresponds to holding a single high-risk stock. The risks have been classified as 4 - 7 out of 7, which means that the risks are between a medium risk class and the highest risk class.

The risk indicator shows the combined market and credit risk, i.e. the risk that market conditions affect the value of investments and that these affect the counterparty's ability to pay. This combined risk has been assessed on a scale between a medium level and a very high level, i.e. between 4 = "medium level", 5 = "medium level", 6 = "high level" and 7 = "very high level".

Be aware of currency risk.

If you buy shares on an exchange or trading platform outside Sweden, you will receive payments in another currency. The final return then depends on the exchange rate between the two currencies. This risk is not considered in the risk indicator above.

Shares do not provide any protection against future market performance. You may therefore lose all or part of your investment. More detailed information on the individual shares can be found on the respective stock exchange or trading venue and, where applicable, in the latest prospectus of the share.

Performance scenarios

The scenarios below are based on the calculation of historical returns for the last five years in the stressed scenario and the last fifteen years for the other scenarios from the OMXSGI index. Calculations based on historical returns may produce results that are not accurate. You may also lose your entire investment. When holding a less diversified portfolio, in particular of a few high-risk stocks, both losses and returns may be higher. For detailed information on the index see http://www.nasdaqomxnordic.com/index/index_info?Instrument=SE0002416156

| Recommended holding period: | | 10 years | | |
|-----------------------------|---|--------------------------|---------------------------|----------------------------|
| Single premium: | | 100,000 SEK | | |
| | | If you exit after 1 year | If you exit after 5 years | If you exit after 10 years |
| 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 | 2,465 SEK | 1,897 SEK | 789 SEK |
| | Average return each year | -75.35% | -28.29% | -22.43% |
| Unfavourable | What you might get back after costs | 7,724 SEK | 3,514 SEK | 3,514 SEK |
| | Average return each year | -22.76% | -0.10% | -9.93% |
| Moderate | What you might get back after costs | 11,494 SEK | 18,061 SEK | 32,072 SEK |
| | Average return each year | 14.94% | 12.55% | 12.36% |
| Favourable | What you might get back after costs | 16,901 SEK | 26,901 SEK | 46,767 SEK |
| | Average return each year | 69.01% | 21.89% | 16.68% |

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person must provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs.

These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example of an 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.
- SEK 100,000 is invested.
- The cost of subscribing to or selling an investment, i.e. brokerage fee, is 100 SEK.

Current prices for trading can be found on the custodian's website. These figures are estimates and may change in the future. Actual returns may be higher or lower.

| | If you exit after 1 year | If you exit after 5 years | If you exit after 10 years |
|----------------------------|-------------------------------------|--------------------------------------|-----------------------------------|
| Total costs | 200 SEK | 200 SEK | 200 SEK |
| Annual cost impact* | 0.20% | 0.05% each year | 0.02% each year |

**This illustrates how costs reduce your return each year 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 0.00% before costs and -0.02% after costs if 100 000 SEK is invested.*

Composition of Costs

| One-off costs upon entry or exit | | Annual cost impact if you exit after 10 years |
|--|---|--|
| Entry costs | The costs you pay when you subscribe to the investment, i.e. a brokerage fee of 100 SEK for the purchase of shares. | 0.01% |
| Exit costs | Brokerage fees of 100 SEK for the sale of shares. | 0.01% |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | This is an estimate based on actual costs over the last year. | 0% |
| Transaction costs | 0 % 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. | 0% |
| Incidental costs taken under specific conditions | | |
| Performance fees and carried interest | No performance fee is charged for this product. | 0% |