

Objectives and investment policy

Objectives

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

Investment policy

The fund gains exposure to bonds and equities, with emphasis on bonds, by investing in other funds such as exchange-traded funds (ETFs) and index-tracking funds. The fund mainly invests in underlying funds where similar ESG-related processes, criteria and characteristics are applied or can be found, although these funds do not necessarily promote ESG characteristics. The fund may gain exposure to any credit quality, sector and country, including emerging markets. Specifically, the fund's default asset allocation is 65% in bonds and 35% in equities, but this may be adjusted depending on the investment manager's market outlook.

The allocation to bonds and other debt instruments shall be 40% to 80% and the allocation to equities 20% to 60%.

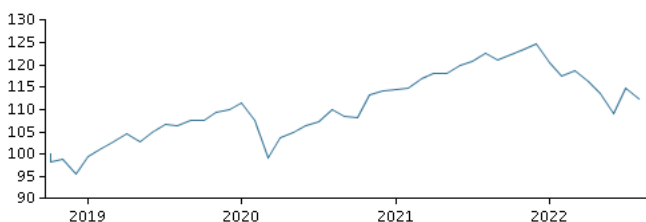
The fund is categorized under SFDR article 6. The fund follows Danske Invest's responsible investment policy.

In actively managing the fund's portfolio, the management team applies a flexible asset allocation that seeks to take full advantage of market changes and opportunities.

The fund may use derivatives for hedging and efficient portfolio management.

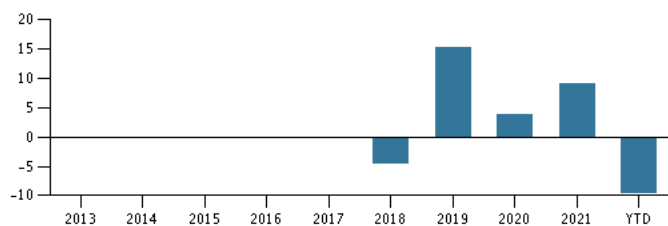
Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

Return in the period: 09.10.2018 - 31.08.2022



The default for the chart is the return for the past 5 years as of end of month or, if the fund is less than 5 years old, since launch. Past performance is not a reliable indicator of future results. Future returns may be negative. 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.

Annual return as of 31.08.2022, %



Annual return as of 31.08.2022

	2017	2018	2019	2020	2021	YTD
Fund, %		-4.5	15.2	3.8	9.2	-9.8

Return as of 31.08.2022

	1 mth.	3 mth.	1 year	3 years	start
Fund, %	-2.2	-1.0	-8.3	5.7	12.5

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

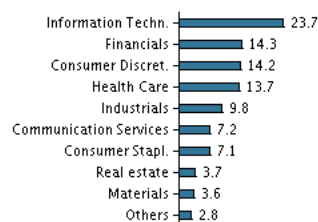
Years of experience:

27

10 largest holdings as of 21.09.2022

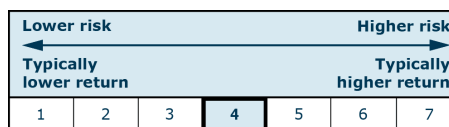
Name of investment/security	Weight
Danske Invest Index Usa Restricted - Akkumulerende, Klasse D...	17.8%
Spdr Bloomberg 1-3 Year Euro Government Bond (De)	13.8%
Db X-Trackers II Xtrackers II Eurozone Government Bond Ucits...	10.1%
Lyxor 3-5y Investment Grade (Dr) Ucits Etf	7.9%
Danske Invest Index Global Ac Restricted - Akkumulerende, Kl...	6.9%
Xtrackers II Esg Eur Corporate Bond Ucits Etf (De)	6.8%
Lyxor Euromts Highest Rated Macro-Weighted Go (De)	5.1%
Danske Invest Index Europe Restricted - Akkumulerende, Klass...	4.9%
Danske Invest Index Global Emerging Markets Restricted - Akk...	3.9%
Danske Invest Emerging Markets Debt Hard Currency - Accumula...	3.9%

Asset allocation: Sectors as of 21.09.2022, %



Risk indicator

The indicator illustrates the typical correlation between the risk and your potential return of the investment.



Risk key figures for the period 30.09.2019 - 31.08.2022

Average annual return, %	1.57
Sharpe Ratio	0.22
Volatility	8.86

Basic information

ISIN code	LU1806383342
Benchmark	The fund has no benchmark.
Website	www.danskeinvest.com
Fund domicile	Luxembourg
Currency	DKK
Total assets, mill., 23.09.2022, DKK	1,347.0
Net asset value (NAV), 23.09.2022	108.78
Morningstar Rating?	★★★★

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 investor information before making any final investment decision. The prospectus, the key investor information 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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