MANDATUM

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Product: Danske Individual Investment Insurance
PRIIP Manufacturer: Mandatum Life Insurance Company Limited (Mandatum)
ISIN: ZZML00003381
Website: www.mandatum.fi
Call +358 200 31100 for more information.
Mandatum Insurance Company Limited (Mandatum), which is part of Mandatum Group, has been granted a license by the Financial Supervisory Authority.
This Key Information Document is accurate as at 12 May 2026.

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type
Investment Insurance. Investment Insurance is a unit-linked savings life insurance, the value of which is tied to the value of the investment objects listed below.

Investment period of the product
Investment Insurance is valid until the end of the contract period noted in the contract document. Investment Insurance will always terminate, at the latest, when the insured reaches 100 years of age. Investment Insurance may end prior to this due to death or termination. The policyholder is entitled to terminate the unit-contract at any time and receive the price-list-based surrender value. Mandatum is entitled to terminate the contract if the policyholder or insured neglects their duty of disclosure intentionally or out of negligence which cannot be considered slight.

Objectives
The product is intended for long-term investing, with the objective of increasing wealth through the investment objects linked to the Investment Insurance, as well as providing financial security for the beneficiaries. The product's performance can be linked to investment objects, investment baskets, funds, and investment bonds managed by asset managers selected by Mandatum.

Intended Retail Investor
Suitable for a person interested in wealth accumulation, long-term investment of accumulated funds, and/or transferring assets to future generations. The type of investors to whom the product is offered varies according to the investment options attached to the product. The investment objects that can be selected for the insurance product are available at www.mandatum.fi/sijoituskohteet/avaintietoasiakirjat.

Insurance Benefits: Includes life insurance coverage, which may be either 99 % or 100 % of savings and 1 % of premiums paid. Life insurance compensation is paid to the beneficiaries specified by the policyholder.

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

Risk Indicator

Lower Risk	1	2	3	4	5	6	7	Higher Risk

The risk indicator assumes that you keep the product for 20 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The return on the contract is determined based on the performance of the investment objects the policyholder has chosen. The investor's taxation may also impact the final return received by the investor. The investment objects that can be selected for the insurance product are available at www.mandatum.fi/sijoituskohteet/avaintietoasiakirjat.

What happens if Mandatum Life Insurance Company Limited (Mandatum) is unable to pay out?

If Mandatum were to become insolvent, the investor may suffer financial losses. However, the solvency of insurance companies is strictly regulated. If Mandatum is placed in liquidation or bankruptcy, the interests of the investors are secured such that all insurance receivables, regardless of the insurance class and line, hold first preference to all of the company's assets during the company's liquidation and bankruptcy above all other receivables targeted at the company. Investment Insurance is not covered by the Investors' Compensation Fund or the Deposit Guarantee Fund.

What are the costs?

Annual cost impact shows what impact the total costs you pay will have on the return of the investment you might get. The total costs take into account one-off, ongoing and ancillary costs. The costs presented here indicate the cost range of this product. The total costs of this product depend on the investment options attached to this product. The costs vary by investment option and can be found in the specific information document of the investment option in question.

The section "Annual cost impact" shows how much the total costs the investor pays will reduce the potential return on the investment the investor might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for different holding periods. They include potential early exit penalties. The figures assume an investment of 10,000 euros. The figures are estimates and may change in the future. The costs to the retail investor vary on the basis of the underlying investment options. The investment options available under the insurance product are available at: www.mandatum.fi/sijoituskohteet/avaintietoasiakirjat.

Costs over time

	If you exit after 1 year	If you exit after 10 years	If you exit after 20 years
Total costs	**233.29 - 233.29**	**536.18 - 536.18**	**861.74 - 861.74**
Annual cost impact	2.34 - 2.34	0.55 - 0.55	0.45 - 0.45

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	Annual impact of fees if the investor exits after the recommended holding period has elapsed.	**0.06 - 0.06**
Exit costs	Annual impact of fees if the investor exits after the recommended holding period has elapsed.	**0.06 - 0.06**
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	Impact of fees for the administration of the product.	**0.35 - 0.35**
Transaction costs	Impact of the costs arising from the purchases and sales of the underlying investments carried out by the party responsible for the product.	**0.00 - 0.00**
Incidental costs taken under specific conditions		
Performance fees	Impact of performance fees.	**0.00 - 0.00**

How long should I hold it and can I take money out early?

Recommended holding period: 20 years

This product is designed for long-term saving. The recommended minimum investment period is connected to the investment periods of the investment objects linked to the product. Savings can be withdrawn in part or in full before the end of the contract period. A redemption fee according to the price list is charged for buybacks. Any product-specific redemption fees are given in the product information. Investments in illiquid investment objects made through the Investment Insurance may prevent the premature maturing of the product or have a negative impact on the value of the investment. The product comes with a cancellation policy, meaning the policyholder can cancel the contract within 30 days of receiving the contract document. Cancellation must be made in writing. Subsequent to cancellation, the investments made by the policyholder will be refunded, less any possible depreciation in the value of the investment objects.

How can I complain?

The investor may make a complaint about the product, the activities of the product's manufacturer, or the party selling the product or providing advice about the product by contacting Mandatum by sending a message via our website at www.mandatum.fi/danskebank or calling our customer service on tel. +358 200 31100 (service in Finnish) or 358 200 31120 (service in Swedish). The complaint may also be made by letter. The feedback will be handled according to current legislation. The matter will be processed without undue delay, and in any case within 30 days.

Postal address:
Mandatum Life Insurance Company
Asiakasposti/PL 788
00101 Helsinki, Finland

Email: asiakaspalvelu@mandatum.fi

A decision by Mandatum may be referred for review to the Finnish Financial Ombudsman Bureau (FINE, www.fine.fi), the Insurance Board, or another body providing advisory rulings. An appeal against Mandatum's decision may also be lodged with the District Court of Helsinki or the district court of the interested party's place of residence.

Other relevant information

Before taking out or changing an insurance policy or selecting or changing investment objects, investors must carefully familiarise themselves with the relevant terms and conditions and brochures relating to insurance and investment objects. The product's other statutory materials, product information document, terms and pricelist will be provided together with the insurance application. They can also be obtained by calling Mandatum's customer service at +358 200 31100 (Finnish) / +358 200 31120 (Swedish).