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NOVEMBER 2026

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03-05 Portfolio reports

Institutional analysis, private banking and a concise adviser review.

06-09 Fund reports

A real Candriam example, plus small, medium and large formats with different brand expressions.

10-14 Widgets that explain your offering

Key figures, charts, evaluations and comparisons for funds and portfolios.

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19 In practice, in clients' brands

Live fund presentations at Finserve and Investerum.

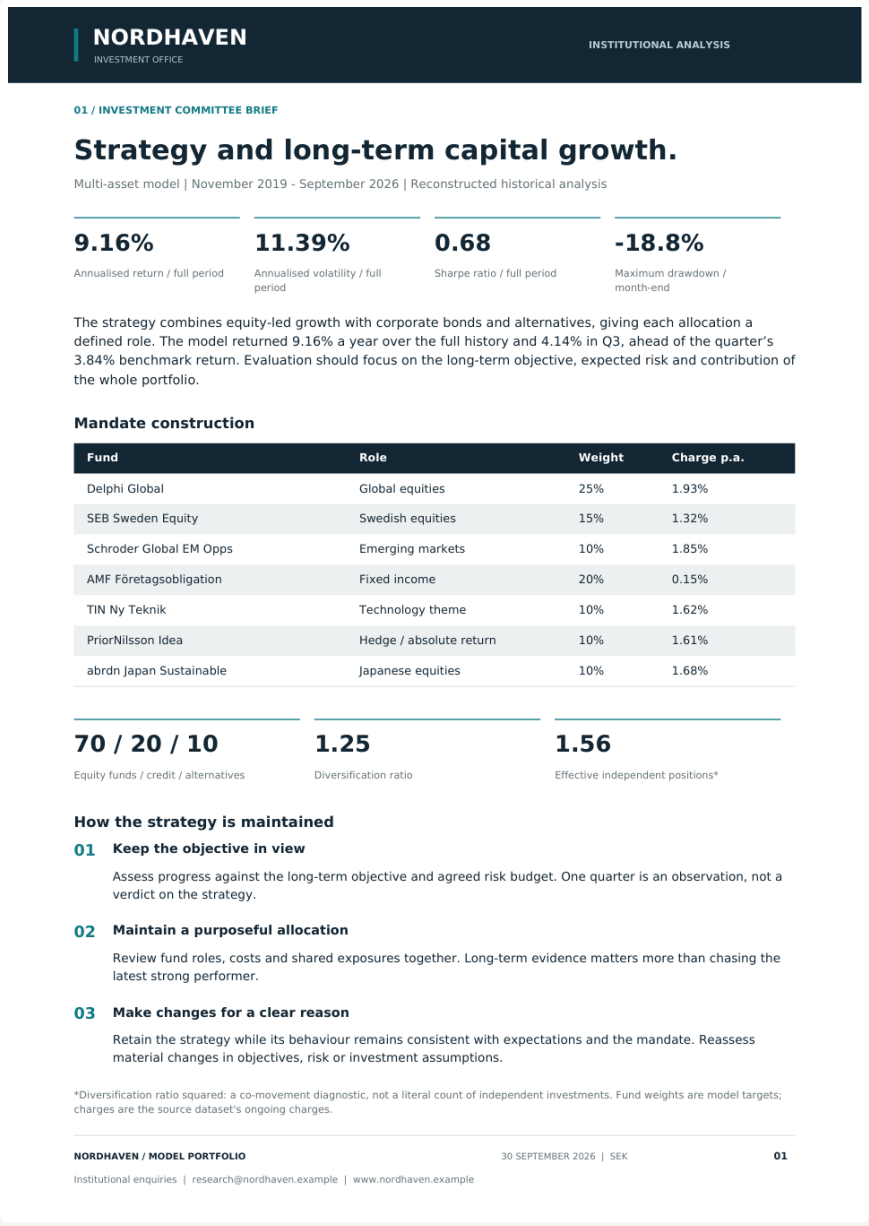
20 Make it yours

Choose the data, content, branding and level of automation.

Examples apply to funds and portfolios. Open each complete report through its link or QR code.

Depth for decisions.

A detailed review for investment committees and oversight. Performance, risk, exposures, costs and strategic monitoring priorities in a six-page report.



NORDHAVEN
INVESTMENT OFFICE

INSTITUTIONAL ANALYSIS

01 / INVESTMENT COMMITTEE BRIEF

Strategy and long-term capital growth.

Multi-asset model | November 2019 - September 2026 | Reconstructed historical analysis

9.16%	11.39%	0.68	-18.8%
Annualised return / full period	Annualised volatility / full period	Sharpe ratio / full period	Maximum drawdown / month-end

The strategy combines equity-led growth with corporate bonds and alternatives, giving each allocation a defined role. The model returned 9.16% a year over the full history and 4.14% in Q3, ahead of the quarter's 3.84% benchmark return. Evaluation should focus on the long-term objective, expected risk and contribution of the whole portfolio.

Mandate construction

Fund	Role	Weight	Charge p.a.
Delphi Global	Global equities	25%	1.93%
SEB Sweden Equity	Swedish equities	15%	1.32%
Schroder Global EM Opps	Emerging markets	10%	1.85%
AMF Företagsobligation	Fixed income	20%	0.15%
TIN Ny Teknik	Technology theme	10%	1.62%
PriorNilsson Idea	Hedge / absolute return	10%	1.61%
abrdn Japan Sustainable	Japanese equities	10%	1.68%

70 / 20 / 10	1.25	1.56
Equity funds / credit / alternatives	Diversification ratio	Effective independent positions*

How the strategy is maintained

01 Keep the objective in view

Assess progress against the long-term objective and agreed risk budget. One quarter is an observation, not a verdict on the strategy.

02 Maintain a purposeful allocation

Review fund roles, costs and shared exposures together. Long-term evidence matters more than chasing the latest strong performer.

03 Make changes for a clear reason

Retain the strategy while its behaviour remains consistent with expectations and the mandate. Reassess material changes in objectives, risk or investment assumptions.

*Diversification ratio squared: a co-movement diagnostic, not a literal count of independent investments. Fund weights are model targets; charges are the source dataset's ongoing charges.

NORDHAVEN / MODEL PORTFOLIO 30 SEPTEMBER 2026 | SEK 01

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NORDHAVEN
INVESTMENT OFFICE

INSTITUTIONAL ANALYSIS

02 / PERFORMANCE AND ATTRIBUTION

Assess returns across more than one horizon.

Cumulative total return in SEK | Portfolio and blended benchmark

Portfolio 70/30 benchmark

120% 85% 50% 15% -20%

Oct 2019 Sep 2026

Period	Portfolio	Benchmark	Volatility*	Sharpe*	Max DD*
1 year	+14.1%	+16.8%	9.9%	1.24	-4.6%
3 years	+44.5%	+48.6%	9.0%	1.14	-9.0%
5 years	+37.1%	+68.9%	10.1%	0.43	-18.8%
Since Nov 2019	+83.3%	+101.9%	11.4%	0.68	-18.8%

*Portfolio risk measures over the stated period. Returns in the first two numeric columns are cumulative; volatility is annualised. Max DD is the largest decline between month-end observations.

Calendar-year perspective

Year	Portfolio	Benchmark	Difference
2020	+14.9%	+1.9%	+13.0 pp
2021	+16.7%	+23.5%	-6.8 pp
2022	-15.2%	-6.2%	-9.0 pp
2023	+12.8%	+16.4%	-3.6 pp
2024	+16.0%	+23.1%	-7.2 pp
2025	+4.3%	+1.6%	+2.7 pp
2026 YTD	+14.0%	+15.3%	-1.3 pp

Annualised return is 9.16%, versus the benchmark's 10.69%; portfolio returns include fund charges, while the benchmark has none. The gap remains part of the review. Judge the strategy over the intended horizon against agreed return and risk expectations; a short-term deviation alone does not establish a reason to change it.

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6 pages
Institutional depth

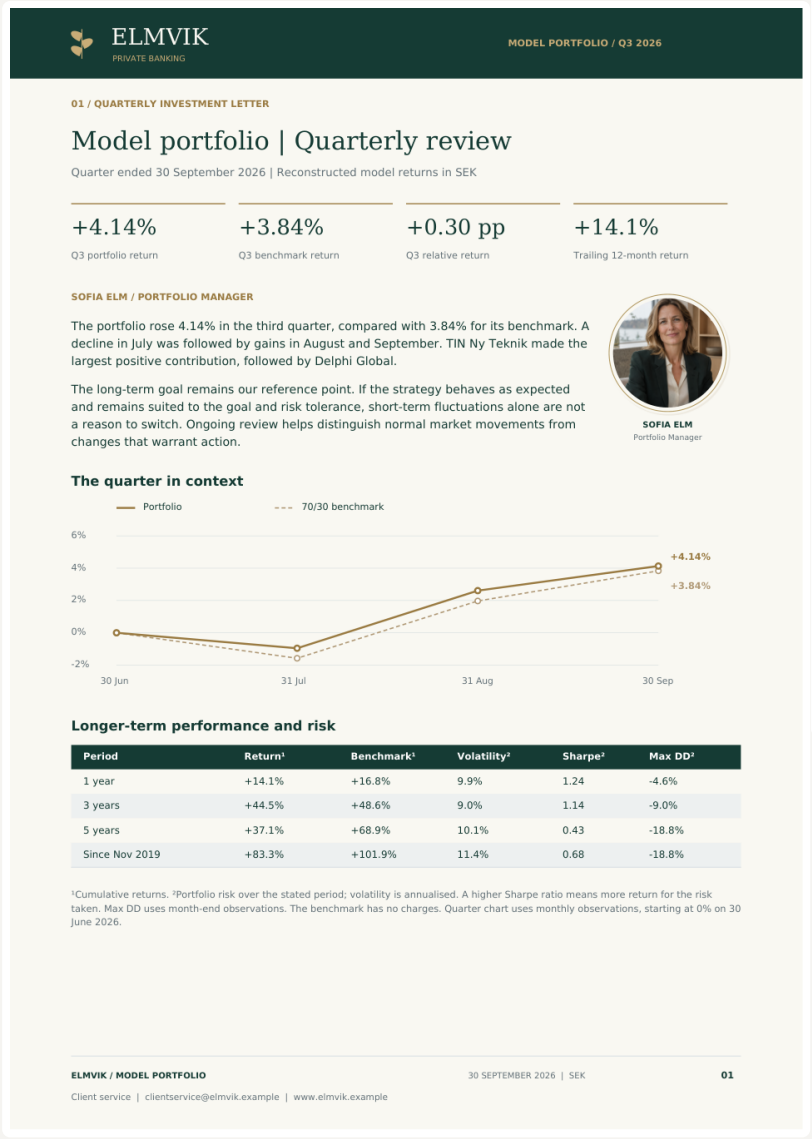
Open the complete 6-page report ↗

Fictional brands, people and contact details. Report figures relate to the dates and methods stated in each sample.

Inveztly

Your strategy. Clearly communicated.

A three-page model portfolio review combining a manager’s quarterly commentary with results, key figures and the developments the team is watching.



ELMVIK
PRIVATE BANKING

MODEL PORTFOLIO / Q3 2026

01 / QUARTERLY INVESTMENT LETTER

Model portfolio | Quarterly review

Quarter ended 30 September 2026 | Reconstructed model returns in SEK

+4.14%	+3.84%	+0.30 pp	+14.1%
Q3 portfolio return	Q3 benchmark return	Q3 relative return	Trailing 12-month return

SOFIA ELM / PORTFOLIO MANAGER

The portfolio rose 4.14% in the third quarter, compared with 3.84% for its benchmark. A decline in July was followed by gains in August and September. TIN Ny Teknik made the largest positive contribution, followed by Delphi Global.

The long-term goal remains our reference point. If the strategy behaves as expected and remains suited to the goal and risk tolerance, short-term fluctuations alone are not a reason to switch. Ongoing review helps distinguish normal market movements from changes that warrant action.

SOFIA ELM
Portfolio Manager

The quarter in context

Longer-term performance and risk

Period	Return[1]	Benchmark[1]	Volatility[2]	Sharpe[2]	Max DD[2]
1 year	+14.1%	+16.8%	9.9%	1.24	-4.6%
3 years	+44.5%	+48.6%	9.0%	1.14	-9.0%
5 years	+37.1%	+68.9%	10.1%	0.43	-18.8%
Since Nov 2019	+83.3%	+101.9%	11.4%	0.68	-18.8%

[1]Cumulative returns. [2]Portfolio risk over the stated period; volatility is annualised. A higher Sharpe ratio means more return for the risk taken. Max DD uses month-end observations. The benchmark has no charges. Quarter chart uses monthly observations, starting at 0% on 30 June 2026.

ELMVIK / MODEL PORTFOLIO 30 SEPTEMBER 2026 | SEK 01

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ELMVIK
PRIVATE BANKING

MODEL PORTFOLIO / Q3 2026

02 / MODEL COMPOSITION

Different investments. One coherent strategy.

Equity funds pursue growth; corporate bonds and alternatives add different investment roles.

Fund	Weight	Q3 return	Q3 contrib.[1]	Charge p.a.
Delphi Global	25%	+3.1%	+0.85 pp	1.93%
SEB Sweden Equity	15%	+4.7%	+0.69 pp	1.32%
Schroder Global EM Opps	10%	+1.1%	+0.16 pp	1.85%
AMF Företagsobligation	20%	+0.4%	+0.08 pp	0.15%
TIN Ny Teknik	10%	+15.7%	+1.54 pp	1.62%
PriorNilsson Idea	10%	+1.7%	+0.17 pp	1.61%
abrdn Japan Sustainable	10%	+6.3%	+0.63 pp	1.68%

[1]Contribution to Q3 portfolio return, including the effect of monthly rebalancing. Contributions sum to +4.14 percentage points before rounding. Standalone fund returns and contributions are different measures.

70 / 20 / 10	1.39%	7	SEK 1,387
Equity funds / credit / alternatives	Weighted ongoing charge	Funds with defined investment roles	Annual fund cost / SEK 100,000

How each allocation contributes to risk

Holding	Capital weight	Share of portfolio risk
Delphi Global	25%	36.1%
SEB Sweden Equity	15%	21.0%
TIN Ny Teknik	10%	13.0%
AMF Företagsobligation	20%	2.2%

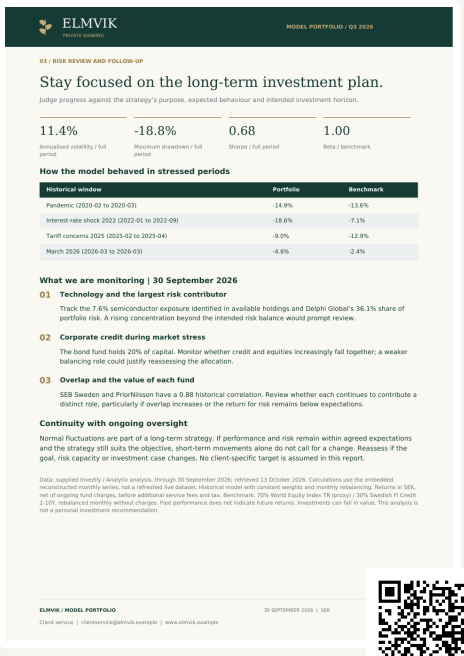
Delphi Global has contributed most to long-term gains and portfolio volatility. The corporate bond fund adds a different risk profile. Reviewing these roles together helps maintain the intended balance, while looking beyond any one fund’s short-term result.

7.6%	0.88	36%
Identified semiconductor-linked holdings	SEB Sweden / PriorNilsson correlation	Coverage of the partial holdings dataset

Fund charges pay for underlying management and operations and provide access to specialist strategies. Risk shares and correlations use November 2019 - September 2026. Look-through is restricted to top-ten equity holdings; total exposures may be larger.

ELMVIK / MODEL PORTFOLIO 30 SEPTEMBER 2026 | SEK 02

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ELMVIK
PRIVATE BANKING

MODEL PORTFOLIO / Q3 2026

03 / RISK REVIEW AND FOLLOW-UP

Stay focused on the long-term investment plan.

Judge progress against the strategy’s purpose, expected behaviour and intended investment horizon.

11.4%	-18.8%	0.68	1.00
Annualised volatility / full period	Maximum drawdown / full period	Sharpe / full period	Beta / benchmark

How the model behaved in stressed periods

Historical window	Portfolio	Benchmark
Pandemic (2020-02 to 2020-03)	-14.9%	-13.6%
Interest-rate shock 2022 (2022-01 to 2022-09)	-18.6%	-7.1%
Tariff concerns 2025 (2025-02 to 2025-04)	-9.0%	-12.9%
March 2026 (2026-03 to 2026-03)	-4.6%	-2.4%

What we are monitoring | 30 September 2026

01 Technology and the largest risk contributor

Track the 7.6% semiconductor exposure identified in available holdings and Delphi Global’s 36.1% share of portfolio risk. A rising concentration beyond the intended risk balance would prompt review.

02 Corporate credit during market stress

The bond fund holds 20% of capital. Monitor whether credit and equities increasingly fall together; a weaker balancing role could justify reassessing the allocation.

03 Overlap and the value of each fund

SEB Sweden and PriorNilsson have a 0.88 historical correlation. Review whether each continues to contribute a distinct role, particularly if overlap increases or the return for risk remains below expectations.

Continuity with ongoing oversight

Normal fluctuations are part of a long-term strategy. If performance and risk remain within agreed expectations and the strategy still suits the objective, short-term movements alone do not call for a change. Reassess if the goal, risk capacity or investment case changes. No client-specific target is assumed in this report.

Data: supplied Inveztly / Analytix analysis, through 30 September 2026; retrieved 13 October 2026. Calculations use the embedded reconstructed monthly series, not a refreshed live dataset. Historical model with constant weights and monthly rebalancing. Returns in SEK, net of ongoing fund charges, before additional service fees and tax. Benchmark: 70% World Equity Index TR (proxy) / 30% Swedish FI Credit 2-10Y, rebalanced monthly without charges. Past performance does not indicate future returns. Investments can fall in value. This analysis is not a personal investment recommendation.

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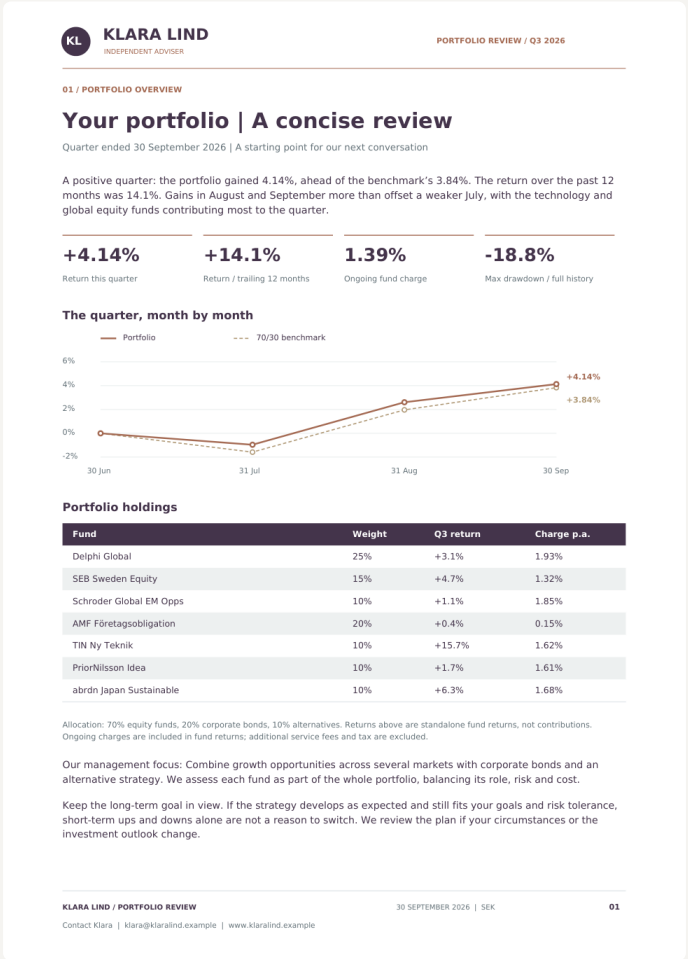
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Open the complete 3-page report ↗

Fictional brands, people and contact details. Report figures relate to the dates and methods stated in each sample.

Make the numbers mean more.

A two-page client review. Explain the result, the purpose of the strategy and the risks being monitored, with clear language for the next conversation.



KL KLARA LIND
INDEPENDENT ADVISER

PORTFOLIO REVIEW / Q3 2026

01 / PORTFOLIO OVERVIEW

Your portfolio | A concise review

Quarter ended 30 September 2026 | A starting point for our next conversation

A positive quarter: the portfolio gained 4.14%, ahead of the benchmark's 3.84%. The return over the past 12 months was 14.1%. Gains in August and September more than offset a weaker July, with the technology and global equity funds contributing most to the quarter.

+4.14%	+14.1%	1.39%	-18.8%
Return this quarter	Return / trailing 12 months	Ongoing fund charge	Max drawdown / full history

The quarter, month by month

Portfolio holdings

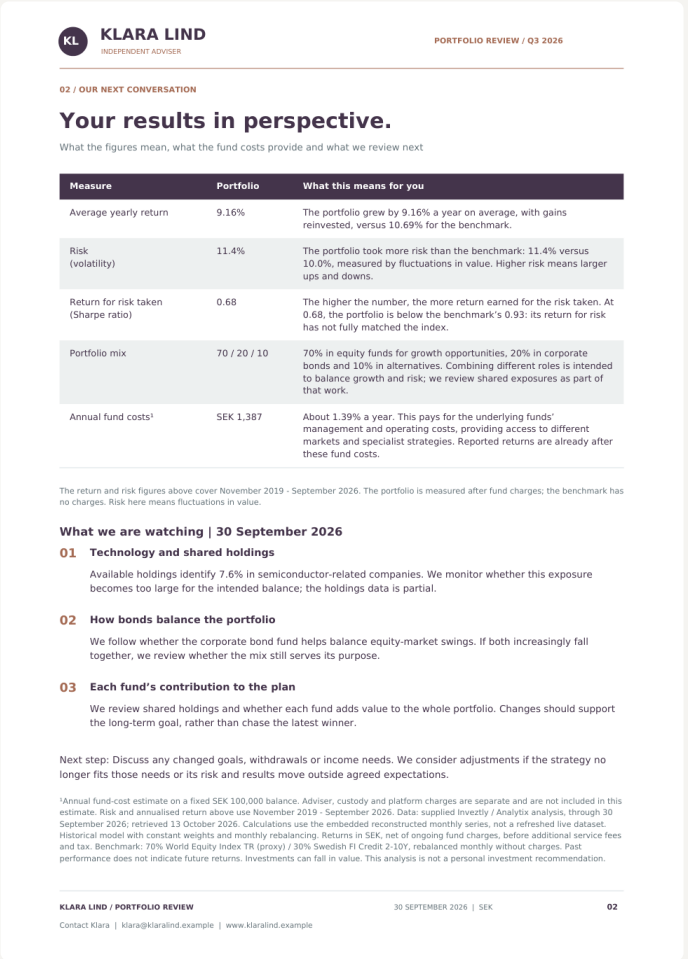
Fund	Weight	Q3 return	Charge p.a.
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AMF Företagsobligation	20%	+0.4%	0.15%
TIN Ny Teknik	10%	+15.7%	1.62%
PriorNilsson Idea	10%	+1.7%	1.61%
abrdn Japan Sustainable	10%	+6.3%	1.68%

Allocation: 70% equity funds, 20% corporate bonds, 10% alternatives. Returns above are standalone fund returns, not contributions. Ongoing charges are included in fund returns; additional service fees and tax are excluded.

Our management focus: Combine growth opportunities across several markets with corporate bonds and an alternative strategy. We assess each fund as part of the whole portfolio, balancing its role, risk and cost.

Keep the long-term goal in view. If the strategy develops as expected and still fits your goals and risk tolerance, short-term ups and downs alone are not a reason to switch. We review the plan if your circumstances or the investment outlook change.

KLARA LIND / PORTFOLIO REVIEW 30 SEPTEMBER 2026 | SEK 01
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KL KLARA LIND
INDEPENDENT ADVISER

PORTFOLIO REVIEW / Q3 2026

02 / OUR NEXT CONVERSATION

Your results in perspective.

What the figures mean, what the fund costs provide and what we review next

Measure	Portfolio	What this means for you
Average yearly return	9.16%	The portfolio grew by 9.16% a year on average, with gains reinvested, versus 10.69% for the benchmark.
Risk (volatility)	11.4%	The portfolio took more risk than the benchmark: 11.4% versus 10.0%, measured by fluctuations in value. Higher risk means larger ups and downs.
Return for risk taken (Sharpe ratio)	0.68	The higher the number, the more return earned for the risk taken. At 0.68, the portfolio is below the benchmark's 0.93: its return for risk has not fully matched the index.
Portfolio mix	70 / 20 / 10	70% in equity funds for growth opportunities, 20% in corporate bonds and 10% in alternatives. Combining different roles is intended to balance growth and risk; we review shared exposures as part of that work.
Annual fund costs[1]	SEK 1,387	About 1.39% a year. This pays for the underlying funds' management and operating costs, providing access to different markets and specialist strategies. Reported returns are already after these fund costs.

The return and risk figures above cover November 2019 - September 2026. The portfolio is measured after fund charges; the benchmark has no charges. Risk here means fluctuations in value.

What we are watching | 30 September 2026

01 Technology and shared holdings

Available holdings identify 7.6% in semiconductor-related companies. We monitor whether this exposure becomes too large for the intended balance; the holdings data is partial.

02 How bonds balance the portfolio

We follow whether the corporate bond fund helps balance equity-market swings. If both increasingly fall together, we review whether the mix still serves its purpose.

03 Each fund's contribution to the plan

We review shared holdings and whether each fund adds value to the whole portfolio. Changes should support the long-term goal, rather than chase the latest winner.

Next step: Discuss any changed goals, withdrawals or income needs. We consider adjustments if the strategy no longer fits those needs or its risk and results move outside agreed expectations.

[1]Annual fund-cost estimate on a fixed SEK 100,000 balance. Adviser, custody and platform charges are separate and are not included in this estimate. Risk and annualised return above use November 2019 - September 2026. Data: supplied Inveztly / Analytix analysis, through 30 September 2026; retrieved 13 October 2026. Calculations use the embedded reconstructed monthly series, not a refreshed live dataset. Historical model with constant weights and monthly rebalancing. Returns in SEK, net of ongoing fund charges, before additional service fees and tax. Benchmark: 70% World Equity Index TR (proxy) / 30% Swedish FI Credit 2-10Y, rebalanced monthly without charges. Past performance does not indicate future returns. Investments can fall in value. This analysis is not a personal investment recommendation.

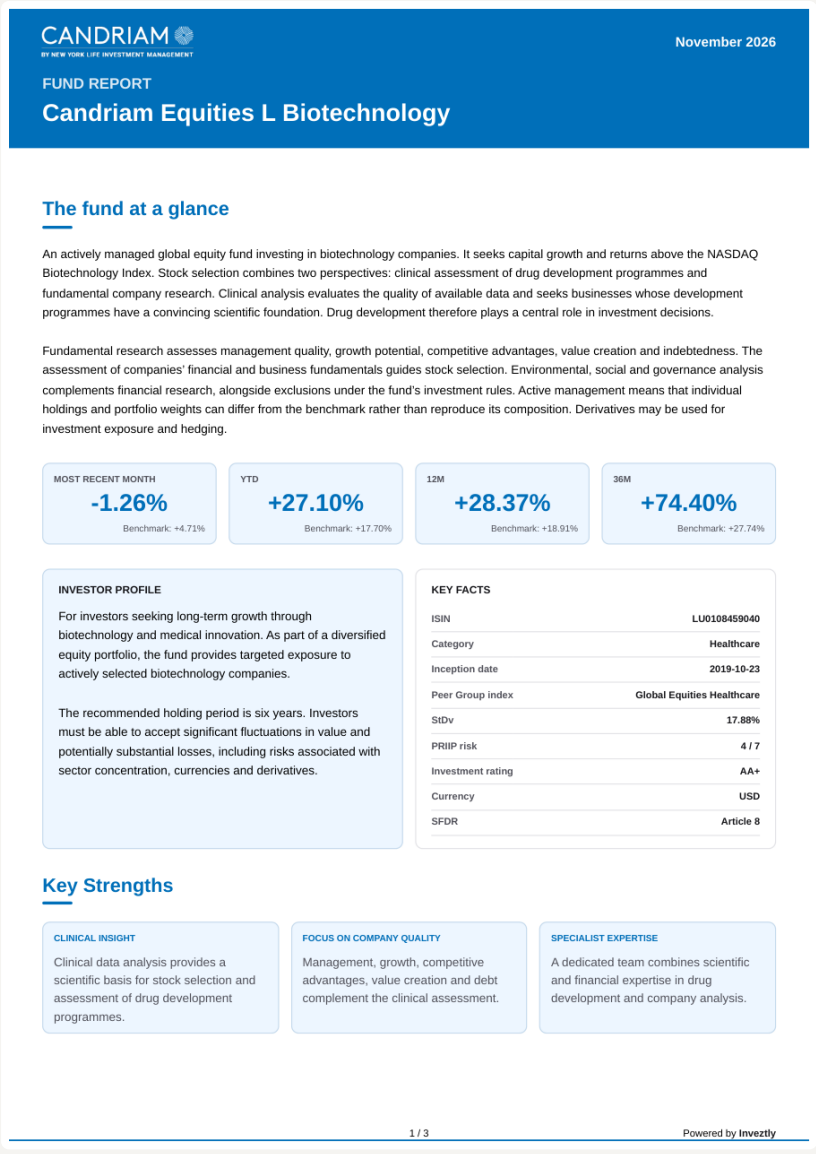
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Open the complete 2-page report ↗

Fictional brands, people and contact details. Report figures relate to the dates and methods stated in each sample.

Your products.
In perspective.

Candriam Equities L Biotechnology. A three-page branded fund report combining an investment overview, performance, key figures and explanations.



CANDRIAM
BY NEW YORK LIFE INVESTMENT MANAGEMENT

November 2026

FUND REPORT

Candriam Equities L Biotechnology

The fund at a glance

An actively managed global equity fund investing in biotechnology companies. It seeks capital growth and returns above the NASDAQ Biotechnology Index. Stock selection combines two perspectives: clinical assessment of drug development programmes and fundamental company research. Clinical analysis evaluates the quality of available data and seeks businesses whose development programmes have a convincing scientific foundation. Drug development therefore plays a central role in investment decisions.

Fundamental research assesses management quality, growth potential, competitive advantages, value creation and indebtedness. The assessment of companies' financial and business fundamentals guides stock selection. Environmental, social and governance analysis complements financial research, alongside exclusions under the fund's investment rules. Active management means that individual holdings and portfolio weights can differ from the benchmark rather than reproduce its composition. Derivatives may be used for investment exposure and hedging.

MOST RECENT MONTH	YTD	12M	36M
-1.26%	+27.10%	+28.37%	+74.40%
Benchmark: +4.71%	Benchmark: +17.70%	Benchmark: +18.91%	Benchmark: +27.74%

INVESTOR PROFILE

For investors seeking long-term growth through biotechnology and medical innovation. As part of a diversified equity portfolio, the fund provides targeted exposure to actively selected biotechnology companies.

The recommended holding period is six years. Investors must be able to accept significant fluctuations in value and potentially substantial losses, including risks associated with sector concentration, currencies and derivatives.

KEY FACTS

ISIN	LU0108459040
Category	Healthcare
Inception date	2019-10-23
Peer Group index	Global Equities Healthcare
StDv	17.88%
PRIIP risk	4 / 7
Investment rating	AA+
Currency	USD
SFDR	Article 8

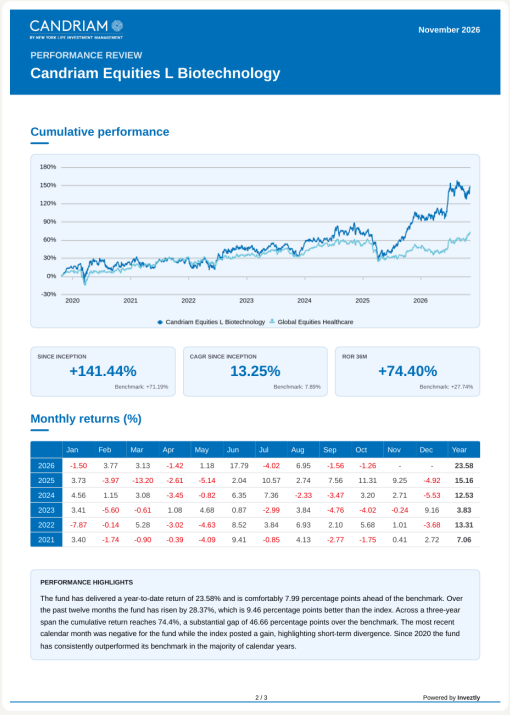
Key Strengths

CLINICAL INSIGHT
Clinical data analysis provides a scientific basis for stock selection and assessment of drug development programmes.

FOCUS ON COMPANY QUALITY
Management, growth, competitive advantages, value creation and debt complement the clinical assessment.

SPECIALIST EXPERTISE
A dedicated team combines scientific and financial expertise in drug development and company analysis.

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CANDRIAM
BY NEW YORK LIFE INVESTMENT MANAGEMENT

November 2026

PERFORMANCE REVIEW

Candriam Equities L Biotechnology

Cumulative performance

SINCE INCEPTION	CAGR SINCE INCEPTION	ROR 36M
+141.44%	13.25%	+74.40%
Benchmark: +71.19%	Benchmark: 7.89%	Benchmark: +27.74%

Monthly returns (%)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	-1.50	3.77	3.13	-1.42	1.18	17.79	-4.02	6.95	-1.56	-1.26	-	-	23.58
2025	3.73	-3.97	-13.20	-2.61	-5.14	2.04	10.57	2.74	7.56	11.31	9.25	-4.92	15.16
2024	4.56	1.15	3.08	-3.45	-0.82	6.35	7.36	-2.33	-3.47	3.20	2.71	-5.53	12.53
2023	3.41	-5.60	-0.61	1.08	4.68	0.87	-2.99	3.84	-4.76	-4.02	-0.24	9.16	3.83
2022	-7.87	-0.14	5.28	-3.02	-4.63	8.52	3.84	6.93	2.10	5.68	1.01	-3.68	13.31
2021	3.40	-1.74	-0.90	-0.39	-4.09	9.41	-0.85	4.13	-2.77	-1.75	0.41	2.72	7.06

PERFORMANCE HIGHLIGHTS

The fund has delivered a year-to-date return of 23.58% and is comfortably 7.99 percentage points ahead of the benchmark. Over the past twelve months the fund has risen by 28.37%, which is 9.46 percentage points better than the index. Across a three-year span the cumulative return reaches 74.4%, a substantial gap of 46.66 percentage points over the benchmark. The most recent calendar month was negative for the fund while the index posted a gain, highlighting short-term divergence. Since 2020 the fund has consistently outperformed its benchmark in the majority of calendar years.

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CANDRIAM
BY NEW YORK LIFE INVESTMENT MANAGEMENT

November 2026

RISK AND PORTFOLIO QUALITY

Candriam Equities L Biotechnology

Risk and return profile

	CAGR since inception	CAGR 36M	StDv	Max drawdown
Candriam Equities L Biotechnology	13.25%	20.37%	17.88%	-24.59%
Benchmark	7.89%	8.50%	12.93%	-20.04%
Difference	+5.37%	+11.87%	+4.95%	-4.55%

SHARPE 36M	INFORMATION RATIO	BETA	R^2
0.87	1.73	1.12	0.66
Benchmark: 0.41			

How to read the profile

PRIIP RISK
4 / 7
Medium-high risk, expect fluctuations of +/- 2-4%. Suited to investors who can accept stock-market fluctuations and stay invested over the long term.

INVESTMENT RATING
AA+
The Analytix investment rating is AA+, supported by an information ratio of 1.73 and a 36-month category rank of 4 out of 38.

CORRELATION WITH INDEX
0.81
Correlation with the benchmark is strong. The fund largely follows its market, with its active choices made around a recognisable core.

Summary

Active biotech with clinical insight

The fund is an actively managed global equity fund focused on biotechnology, using clinical assessment of drug programmes together with fundamental company analysis. Since the start of the data series the fund's annualised return has been 13.25% versus the benchmark's 10.77%, indicating higher long-term performance. Volatility over the past 36 months is 20.42%, and the maximum drawdown has been slightly deeper than the index's. The calculated risk class is 4 on a 1-to-7 scale. It is aimed at investors seeking long-term growth from biotech and medical innovation, who can accept significant value swings and for whom a six-year holding period is recommended.

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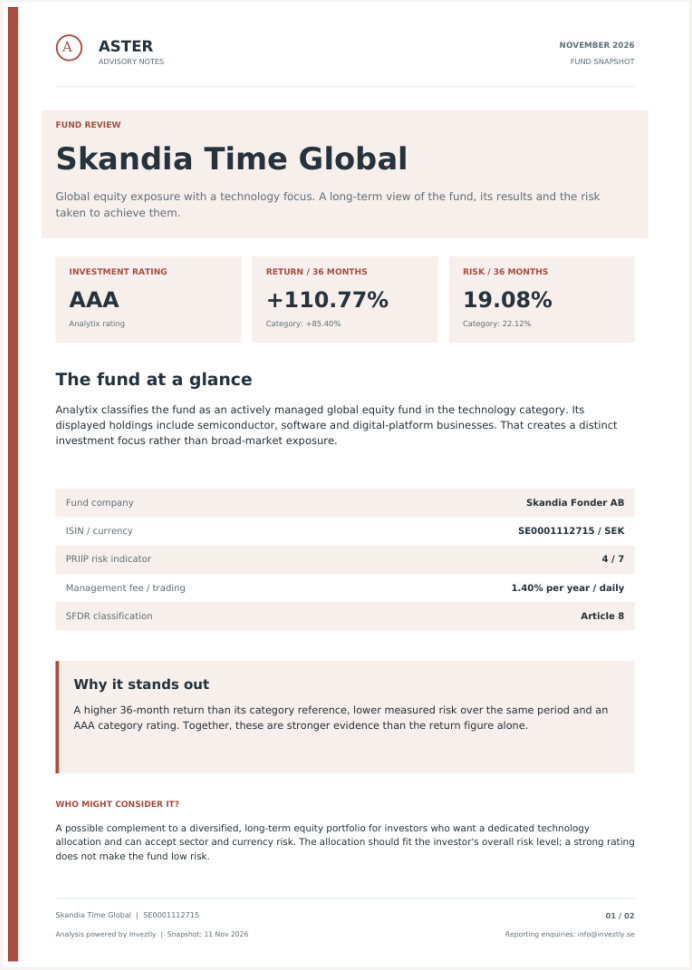
3 / 3

Open the complete fund report ↗

Original report supplied by Inveztly. November 2026 snapshot. Figures and explanatory text are shown as supplied.

The essentials. Clearly explained.

A two-page fund snapshot. Key facts, returns, risk and a plain-language conclusion - with a concise adviser-style presentation.



ASTER
ADVISORY NOTES

NOVEMBER 2026
FUND SNAPSHOT

FUND REVIEW

Skandia Time Global

Global equity exposure with a technology focus. A long-term view of the fund, its results and the risk taken to achieve them.

INVESTMENT RATING	RETURN / 36 MONTHS	RISK / 36 MONTHS
AAA	+110.77%	19.08%
Analytix rating	Category: +85.40%	Category: 22.12%

The fund at a glance

Analytix classifies the fund as an actively managed global equity fund in the technology category. Its displayed holdings include semiconductor, software and digital-platform businesses. That creates a distinct investment focus rather than broad-market exposure.

Fund company	Skandia Fonder AB
ISIN / currency	SE0001112715 / SEK
PRIIP risk indicator	4 / 7
Management fee / trading	1.40% per year / daily
SFDR classification	Article 8

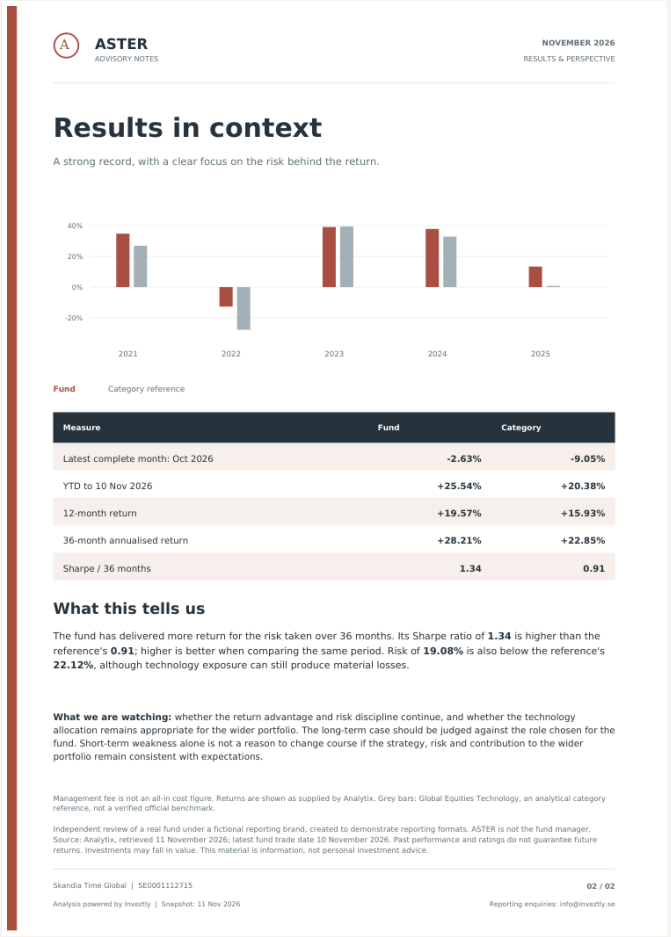
Why it stands out

A higher 36-month return than its category reference, lower measured risk over the same period and an AAA category rating. Together, these are stronger evidence than the return figure alone.

WHO MIGHT CONSIDER IT?

A possible complement to a diversified, long-term equity portfolio for investors who want a dedicated technology allocation and can accept sector and currency risk. The allocation should fit the investor's overall risk level; a strong rating does not make the fund low risk.

Skandia Time Global | SE0001112715 01 / 02
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 Reporting enquiries: info@inveztly.se



ASTER
ADVISORY NOTES

NOVEMBER 2026
RESULTS & PERSPECTIVE

Results in context

A strong record, with a clear focus on the risk behind the return.

Fund Category reference

Measure	Fund	Category
Latest complete month: Oct 2026	-2.63%	-9.05%
YTD to 10 Nov 2026	+25.54%	+20.38%
12-month return	+19.57%	+15.93%
36-month annualised return	+28.21%	+22.85%
Sharpe / 36 months	1.34	0.91

What this tells us

The fund has delivered more return for the risk taken over 36 months. Its Sharpe ratio of **1.34** is higher than the reference's **0.91**; higher is better when comparing the same period. Risk of **19.08%** is also below the reference's **22.12%**, although technology exposure can still produce material losses.

What we are watching: whether the return advantage and risk discipline continue, and whether the technology allocation remains appropriate for the wider portfolio. The long-term case should be judged against the role chosen for the fund. Short-term weakness alone is not a reason to change course if the strategy, risk and contribution to the wider portfolio remain consistent with expectations.

Management fee is not an all-in cost figure. Returns are shown as supplied by Analytix. Grey bars: Global Equities Technology, an analytical category reference, not a verified official benchmark.

Independent review of a real fund under a fictional reporting brand, created to demonstrate reporting formats. ASTER is not the fund manager. Source: Analytix, retrieved 11 November 2026; latest fund trade date 10 November 2026. Past performance and ratings do not guarantee future returns. Investments may fall in value. This material is information, not personal investment advice.

Skandia Time Global | SE0001112715 02 / 02
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 Reporting enquiries: info@inveztly.se

SKANDIA TIME GLOBAL

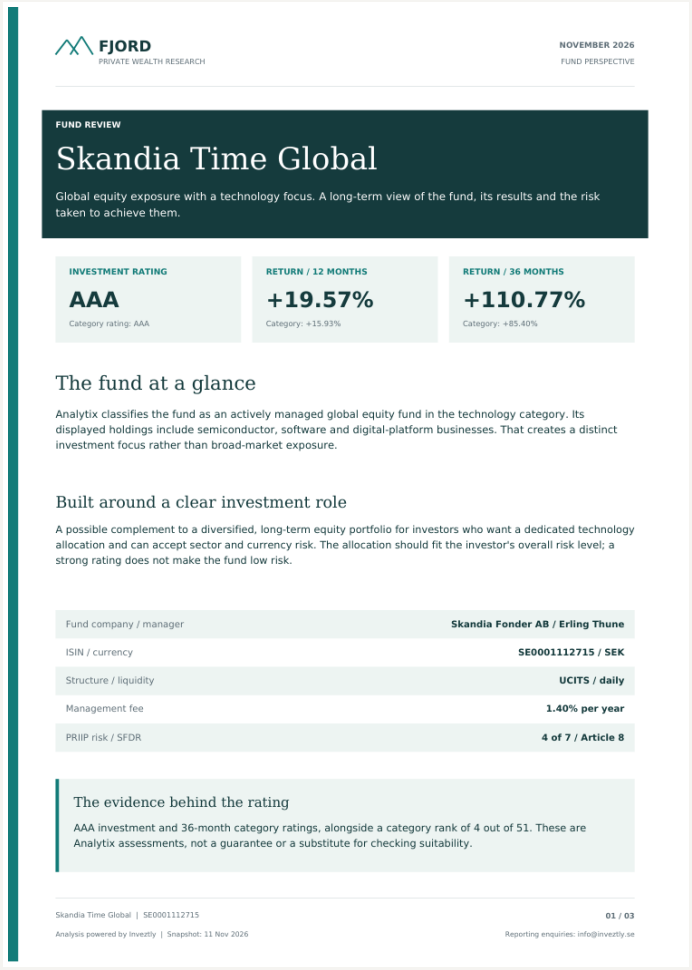
One real fund. Different reporting depths, tones and visual identities.

Open the complete 2-page fund report ↗

Fictional reporting brand; not the fund manager. Real fund data from Analytix, retrieved 11 November 2026. Latest fund trade date: 10 November. Past performance and ratings do not guarantee future returns.

A fuller perspective. A clear conversation.

A three-page review bringing the investment role, performance and risk profile together in a private-wealth presentation.



FJORD
PRIVATE WEALTH RESEARCH

NOVEMBER 2026
FUND PERSPECTIVE

FUND REVIEW

Skandia Time Global

Global equity exposure with a technology focus. A long-term view of the fund, its results and the risk taken to achieve them.

INVESTMENT RATING	RETURN / 12 MONTHS	RETURN / 36 MONTHS
AAA	+19.57%	+110.77%
Category rating: AAA	Category: +15.93%	Category: +85.40%

The fund at a glance

Analytix classifies the fund as an actively managed global equity fund in the technology category. Its displayed holdings include semiconductor, software and digital-platform businesses. That creates a distinct investment focus rather than broad-market exposure.

Built around a clear investment role

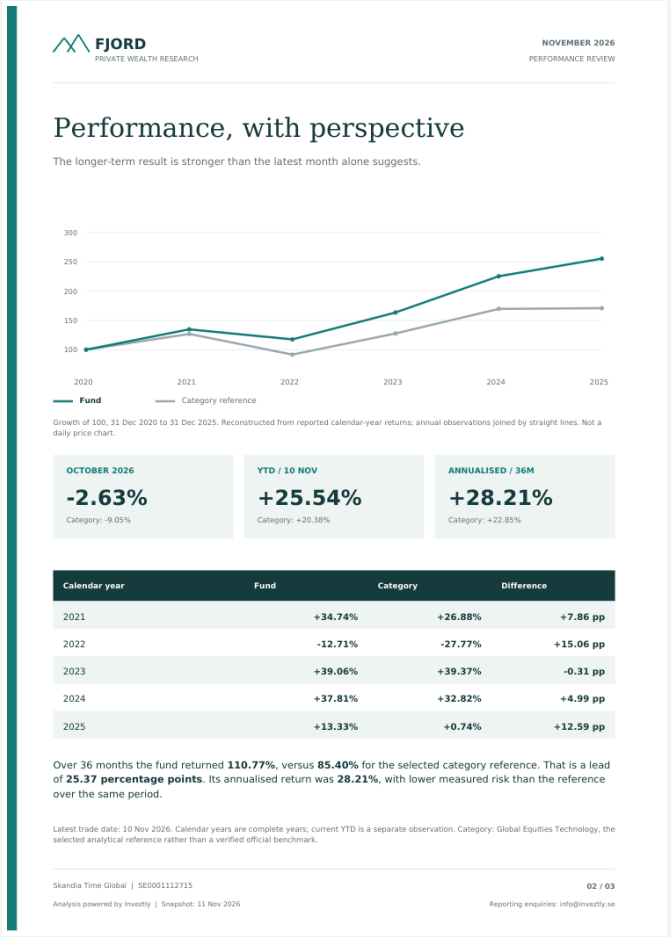
A possible complement to a diversified, long-term equity portfolio for investors who want a dedicated technology allocation and can accept sector and currency risk. The allocation should fit the investor's overall risk level; a strong rating does not make the fund low risk.

Fund company / manager	Skandia Fonder AB / Erling Thune
ISIN / currency	SE0001112715 / SEK
Structure / liquidity	UCITS / daily
Management fee	1.40% per year
PRIIP risk / SFDR	4 of 7 / Article 8

The evidence behind the rating

AAA investment and 36-month category ratings, alongside a category rank of 4 out of 51. These are Analytix assessments, not a guarantee or a substitute for checking suitability.

Skandia Time Global | SE0001112715 — 01 / 03
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 — Reporting enquiries: info@inveztly.se



FJORD
PRIVATE WEALTH RESEARCH

NOVEMBER 2026
PERFORMANCE REVIEW

Performance, with perspective

The longer-term result is stronger than the latest month alone suggests.

Growth of 100, 31 Dec 2020 to 31 Dec 2025. Reconstructed from reported calendar-year returns; annual observations joined by straight lines. Not a daily price chart.

OCTOBER 2026	YTD / 10 NOV	ANNUALISED / 36M
-2.63%	+25.54%	+28.21%
Category: -9.05%	Category: +20.38%	Category: +22.85%

Calendar year	Fund	Category	Difference
2021	+34.74%	+26.88%	+7.86 pp
2022	-12.71%	-27.77%	+15.06 pp
2023	+39.06%	+39.37%	-0.31 pp
2024	+37.81%	+32.82%	+4.99 pp
2025	+13.33%	+0.74%	+12.59 pp

Over 36 months the fund returned **110.77%**, versus **85.40%** for the selected category reference. That is a lead of **25.37 percentage points**. Its annualised return was **28.21%**, with lower measured risk than the reference over the same period.

Latest trade date: 10 Nov 2026. Calendar years are complete years; current YTD is a separate observation. Category: Global Equities Technology, the selected analytical reference rather than a verified official benchmark.

Skandia Time Global | SE0001112715 — 02 / 03
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 — Reporting enquiries: info@inveztly.se

SKANDIA TIME GLOBAL

One real fund. Different reporting depths, tones and visual identities.

Open the complete 3-page fund report ↗

Fictional reporting brand; not the fund manager. Real fund data from Analytix, retrieved 11 November 2026. Latest fund trade date: 10 November. Past performance and ratings do not guarantee future returns.

More evidence. Deeper understanding.

A six-page fund review. Add monthly history, risk measures, largest holdings and monitoring priorities to support a more detailed discussion.



VERIDIAN
INVESTMENT RESEARCH

NOVEMBER 2026
INVESTMENT OVERVIEW

FUND REVIEW

Skandia Time Global

Global equity exposure with a technology focus. A long-term view of the fund, its results and the risk taken to achieve them.

INVESTMENT RATING	CATEGORY RANK / 36M	ANNUALISED / 36M
AAA	4 / 51	+28.21%
Analytix	Category rating: AAA	Category: +22.85%

The fund at a glance

Analytix classifies the fund as an actively managed global equity fund in the technology category. Its displayed holdings include semiconductor, software and digital-platform businesses. That creates a distinct investment focus rather than broad-market exposure.

Fund company / manager	Skandia Fonder AB / Erling Thune
ISIN / share-class currency	SE0001112715 / SEK
Structure / trading frequency	UCITS / daily
Management fee	1.40% per year
PRIIP risk indicator / SFDR	4 of 7 / Article 8

TWO REASONS TO LOOK MORE CLOSELY

01 A strong 36-month result

The total return exceeds the category reference by 25.37 percentage points. The longer-term comparison also remains positive over 60 months.

02 Risk provides important context

Annualised risk of 19.08% is below the reference's 22.12% over 36 months. The higher Sharpe ratio supports the quality of the return.

Independent review under a fictional reporting brand. Veridian is not the fund manager. Analysis uses the selected Global Equities Technology category reference, not a verified official fund benchmark.

Skandia Time Global | SE0001112715 — 01 / 06
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 — Reporting enquiries: info@inveztly.se



VERIDIAN
INVESTMENT RESEARCH

NOVEMBER 2026
PERFORMANCE REVIEW

A record beyond one period

Compare total returns, annualised growth and complete calendar years.

Growth of 100, 31 Dec 2020 to 31 Dec 2025. Reconstructed from reported calendar-year returns; annual observations joined by straight lines. Not a daily price chart.

Return measure	Fund	Category	Difference
YTD to 10 Nov 2026	+25.54%	+20.38%	+5.16 pp
12 months	+19.57%	+15.93%	+3.64 pp
36 months / total	+110.77%	+85.40%	+25.37 pp
60 months / total	+167.43%	+77.49%	+89.94 pp
36 months / annualised	+28.21%	+22.85%	+5.36 pp
60 months / annualised	+21.74%	+12.16%	+9.58 pp

What stands out

Over 36 months the fund returned **110.77%**, versus **85.40%** for the selected category reference. That is a lead of **25.37 percentage points**. Its annualised return was **28.21%**, with lower measured risk than the reference over the same period.

Total return measures the whole period. Annualised return expresses the equivalent average yearly growth rate; it does not mean the fund earned that return every year. Difference is in percentage points (pp).

Skandia Time Global | SE0001112715 — 02 / 06
Analysis powered by Inveztly | Snapshot: 11 Nov 2026 — Reporting enquiries: info@inveztly.se

SKANDIA TIME GLOBAL

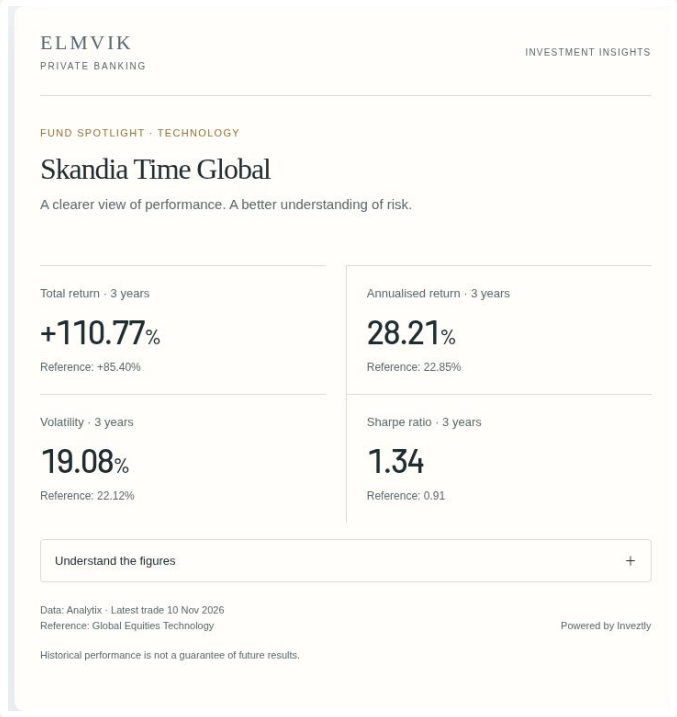
One real fund. Different reporting depths, tones and visual identities.

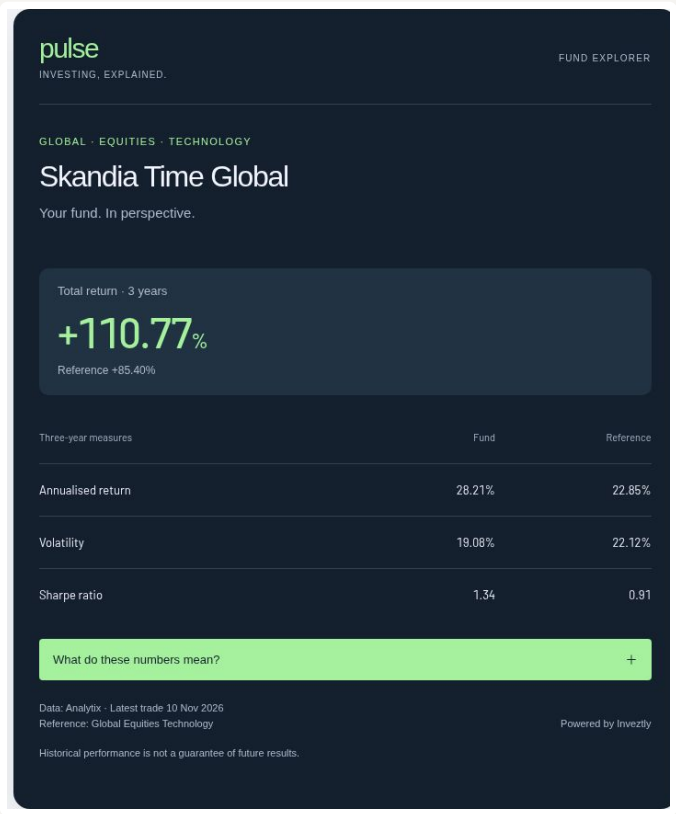
Open the complete 6-page fund report ↗

Fictional reporting brand; not the fund manager. Real fund data from Analytix, retrieved 11 November 2026. Latest fund trade date: 10 November. Past performance and ratings do not guarantee future returns.

Same insight.
Your expression.

Present selected key figures as individual highlights or a compact table. Adapt the look and explanations to your audience.





PRIVATE BANKING

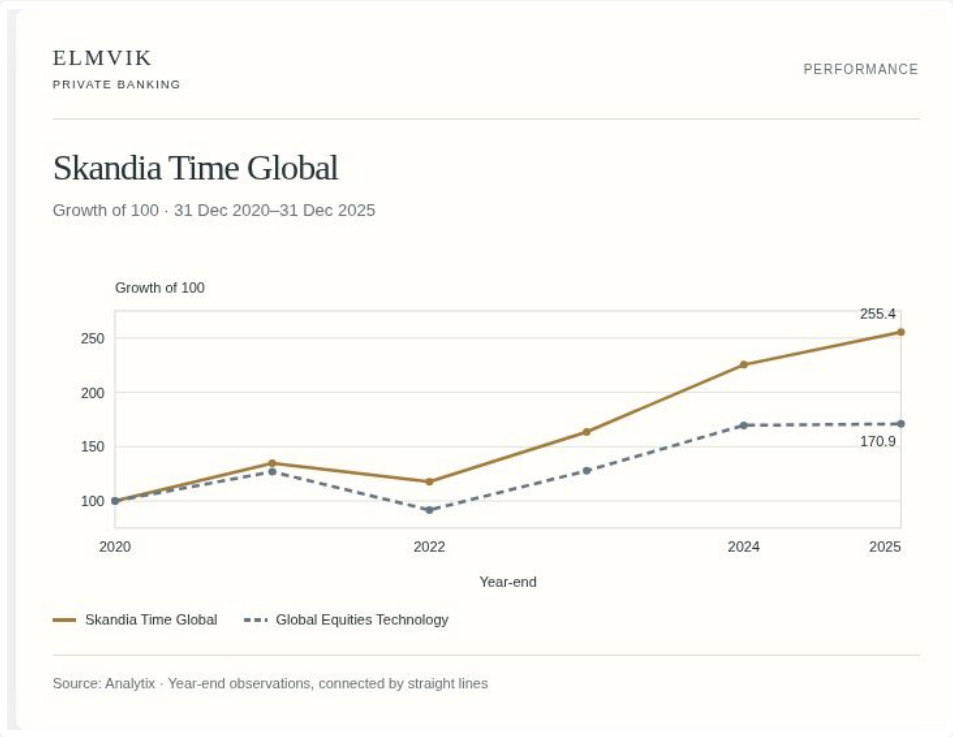
DIGITAL PLATFORM

Choose the figures. Add comparisons. Explain what they mean.

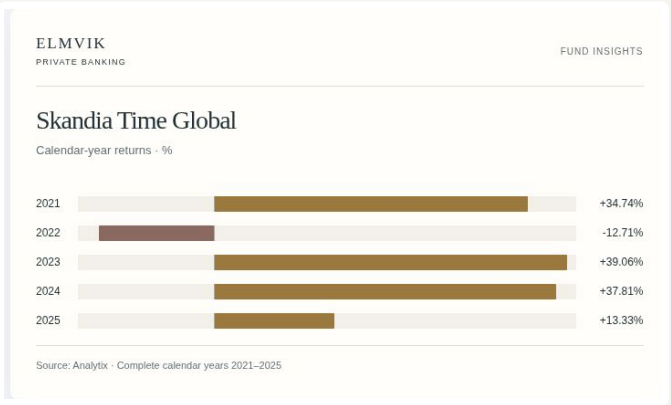
Skandia Time Global / fixed Analytix snapshot, 11 November 2026. Fund prices and reference dates are stated in the examples.

Different perspectives. A clearer picture.

Show the investment journey, annual results, risk and return, or how a portfolio is invested.



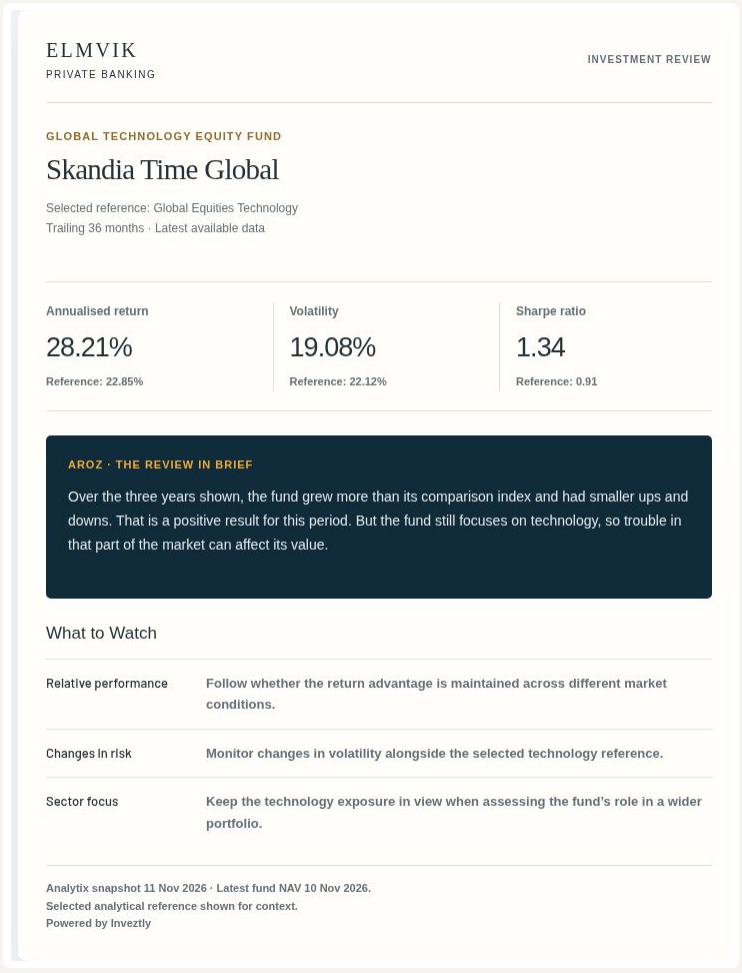




Fund versus index, calendar-year returns and portfolio holdings. The online library also includes a risk-and-return view.

Beyond the numbers. A clearer understanding.

Bring results, risk and investment exposures into one review. Add a short explanation and the observations worth following.



ELMVIK
PRIVATE BANKING

INVESTMENT REVIEW

GLOBAL TECHNOLOGY EQUITY FUND

Skandia Time Global

Selected reference: Global Equities Technology
Trailing 36 months · Latest available data

Annualised return	Volatility	Sharpe ratio
28.21%	19.08%	1.34
Reference: 22.85%	Reference: 22.12%	Reference: 0.91

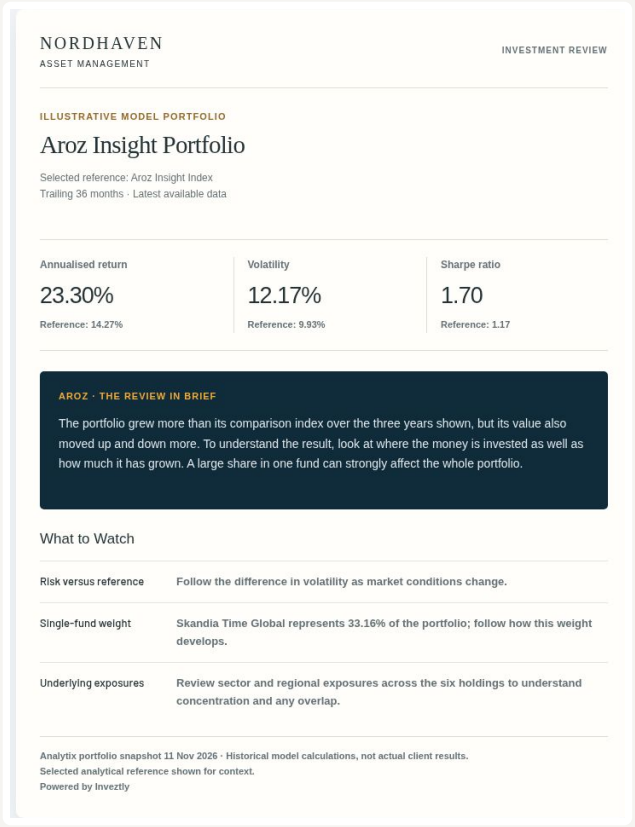
AROZ · THE REVIEW IN BRIEF

Over the three years shown, the fund grew more than its comparison index and had smaller ups and downs. That is a positive result for this period. But the fund still focuses on technology, so trouble in that part of the market can affect its value.

What to Watch

Relative performance	Follow whether the return advantage is maintained across different market conditions.
Changes in risk	Monitor changes in volatility alongside the selected technology reference.
Sector focus	Keep the technology exposure in view when assessing the fund's role in a wider portfolio.

Analytix snapshot 11 Nov 2026 · Latest fund NAV 10 Nov 2026.
Selected analytical reference shown for context.
Powered by Inveztly



NORDHAVEN
ASSET MANAGEMENT

INVESTMENT REVIEW

ILLUSTRATIVE MODEL PORTFOLIO

Aroz Insight Portfolio

Selected reference: Aroz Insight Index
Trailing 36 months · Latest available data

Annualised return	Volatility	Sharpe ratio
23.30%	12.17%	1.70
Reference: 14.27%	Reference: 9.93%	Reference: 1.17

AROZ · THE REVIEW IN BRIEF

The portfolio grew more than its comparison index over the three years shown, but its value also moved up and down more. To understand the result, look at where the money is invested as well as how much it has grown. A large share in one fund can strongly affect the whole portfolio.

What to Watch

Risk versus reference	Follow the difference in volatility as market conditions change.
Single-fund weight	Skandia Time Global represents 33.16% of the portfolio; follow how this weight develops.
Underlying exposures	Review sector and regional exposures across the six holdings to understand concentration and any overlap.

Analytix portfolio snapshot 11 Nov 2026 · Historical model calculations, not actual client results.
Selected analytical reference shown for context.
Powered by Inveztly

FOR FUNDS

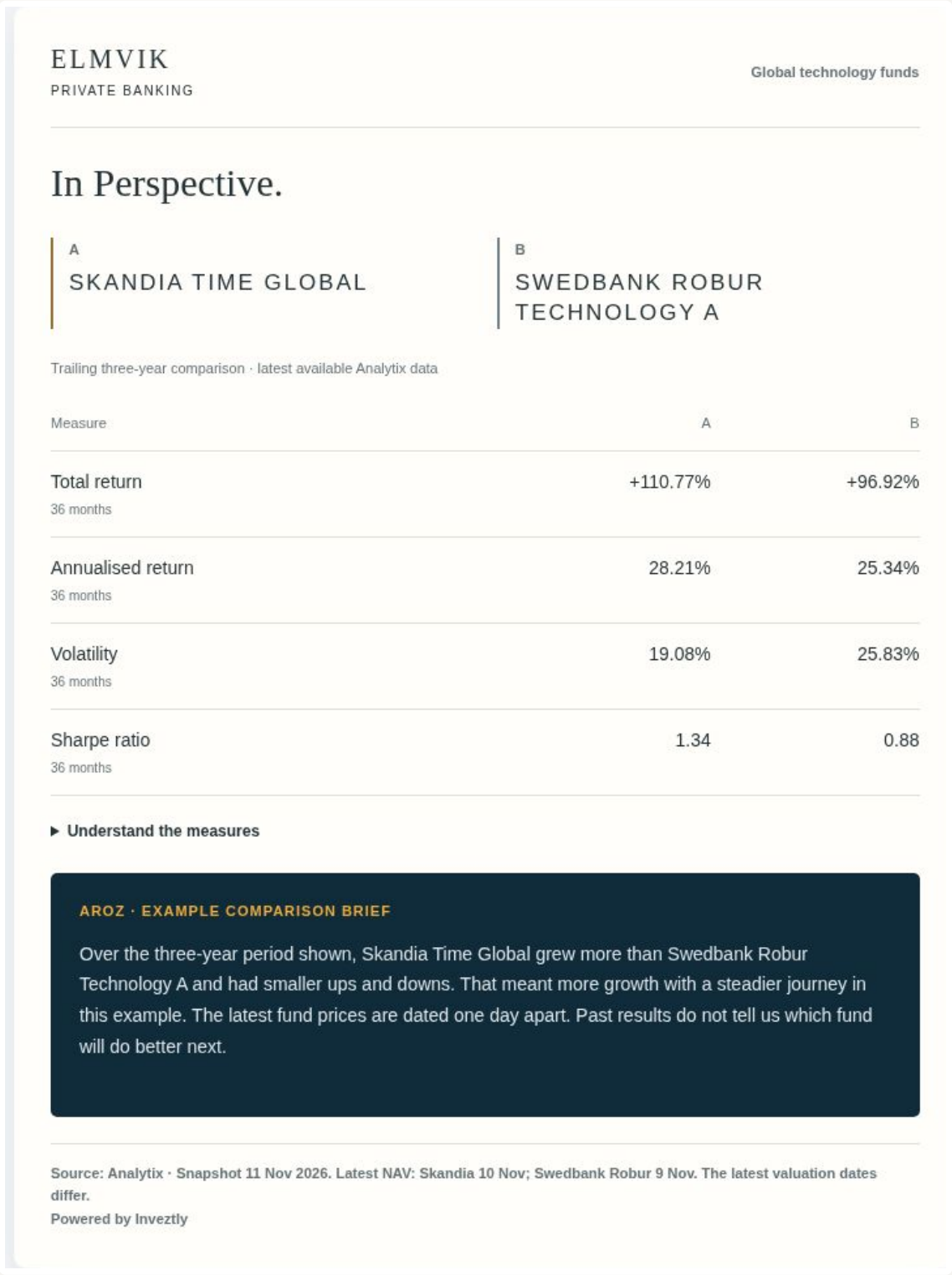
FOR PORTFOLIOS

Explain what stands out. Keep the long-term strategy in view.

Illustrative monitoring observations, not live alerts. Fixed data snapshots; historical performance does not guarantee future results.

Similar focus. Different characteristics.

Compare return, risk and costs, then add explanations that help users understand what the differences mean.



ELMVIK
PRIVATE BANKING

Global technology funds

In Perspective.

	A	B
	SKANDIA TIME GLOBAL	SWEDBANK ROBUR TECHNOLOGY A

Trailing three-year comparison · latest available Analytix data

Measure	A	B
Total return 36 months	+110.77%	+96.92%
Annualised return 36 months	28.21%	25.34%
Volatility 36 months	19.08%	25.83%
Sharpe ratio 36 months	1.34	0.88

▸ Understand the measures

AROZ · EXAMPLE COMPARISON BRIEF

Over the three-year period shown, Skandia Time Global grew more than Swedbank Robur Technology A and had smaller ups and downs. That meant more growth with a steadier journey in this example. The latest fund prices are dated one day apart. Past results do not tell us which fund will do better next.

Source: Analytix · Snapshot 11 Nov 2026. Latest NAV: Skandia 10 Nov; Swedbank Robur 9 Nov. The latest valuation dates differ.
Powered by Inveztly

Skandia Time Global and Swedbank Robur Technology A. Latest fund prices differ by one day; source dates are shown.

See the differences. Understand what matters.

Compare the journey and the return delivered for the risk taken. Then explore the investments behind the result.

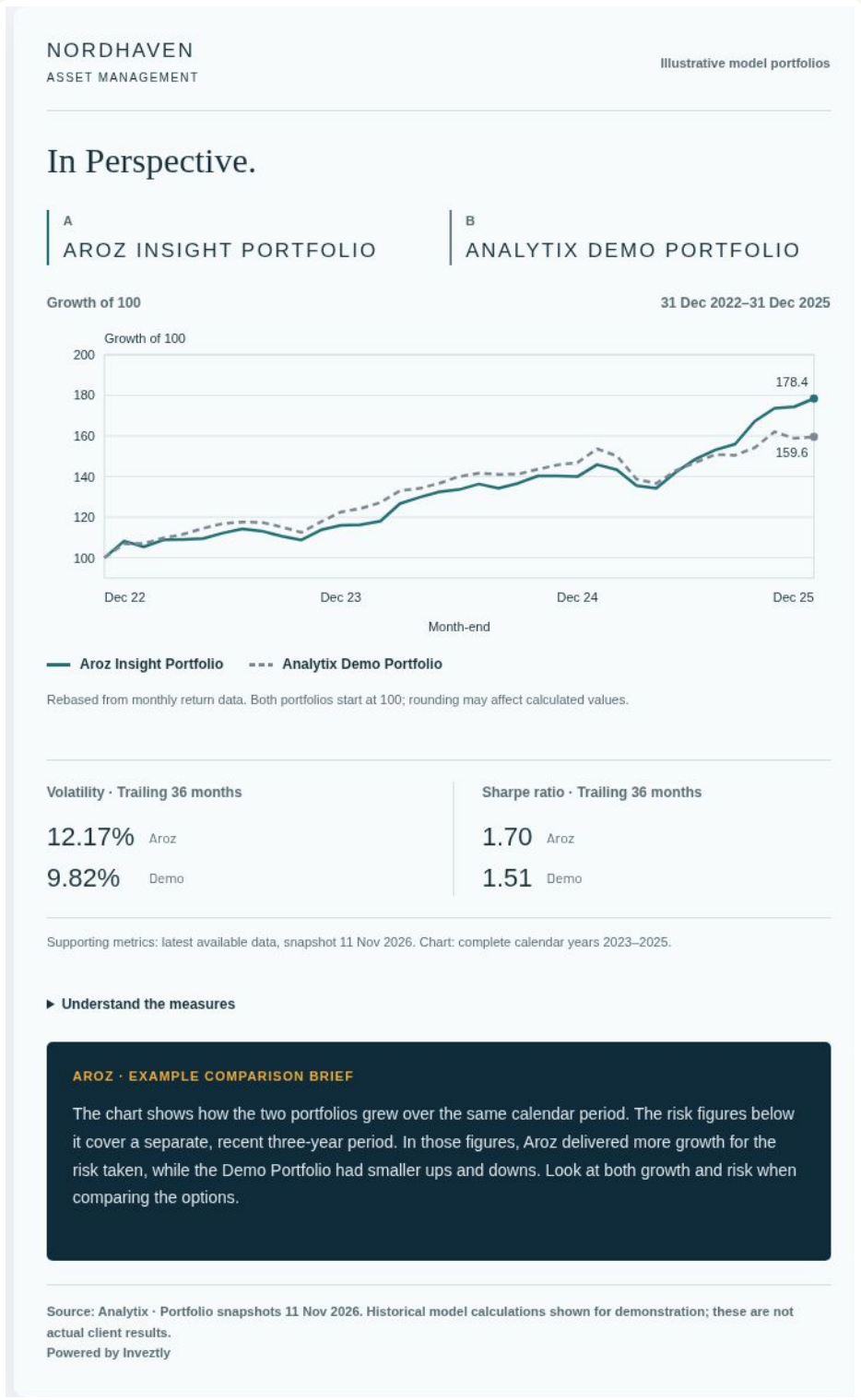
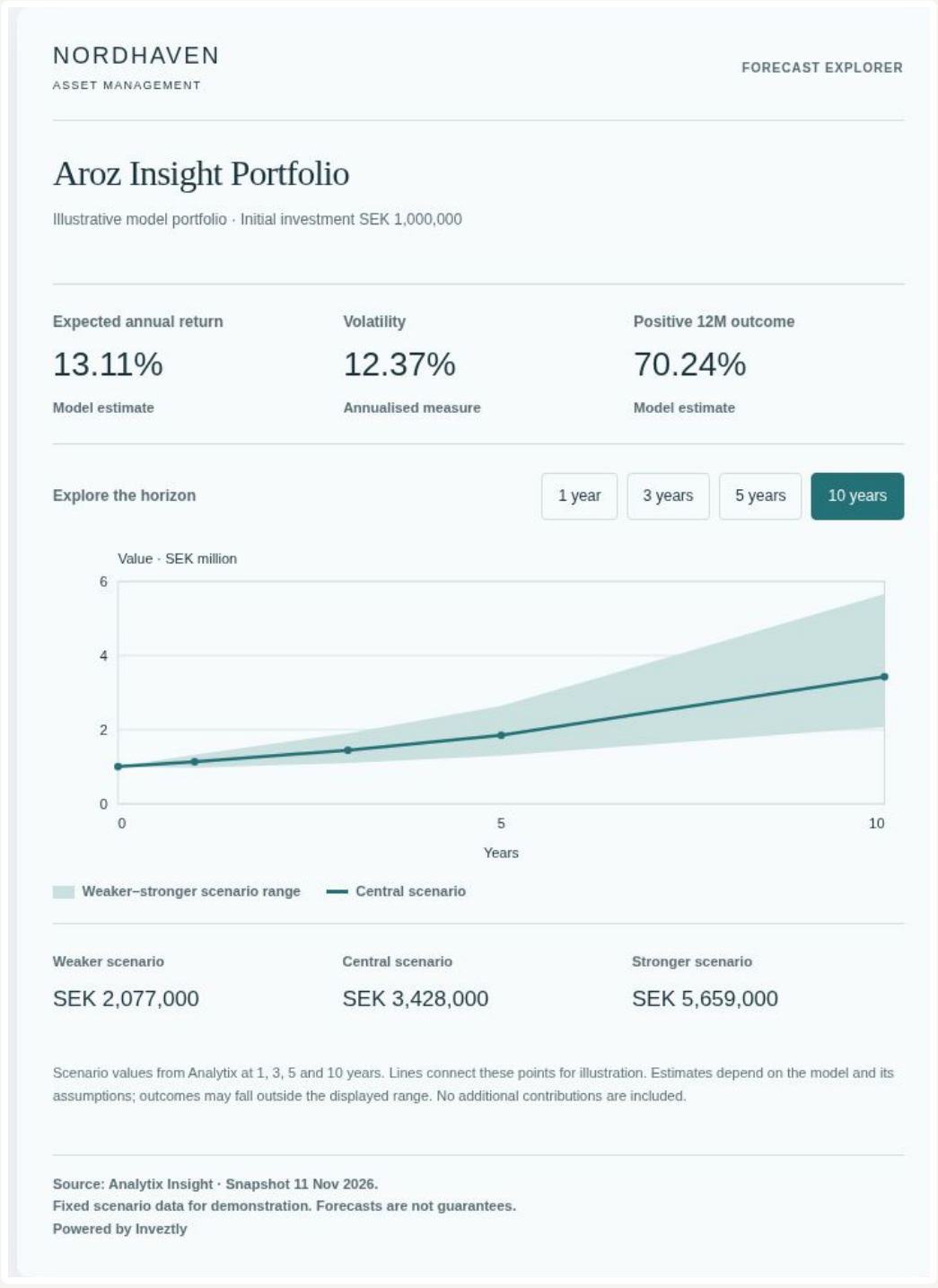


Chart: monthly observations, 2023-2025. Supporting figures: separate trailing three-year snapshot, 11 November 2026.

A range of outcomes. A clearer perspective.

Bring the assumptions, selected key figures and a scenario range together. Help users understand uncertainty around an estimate.

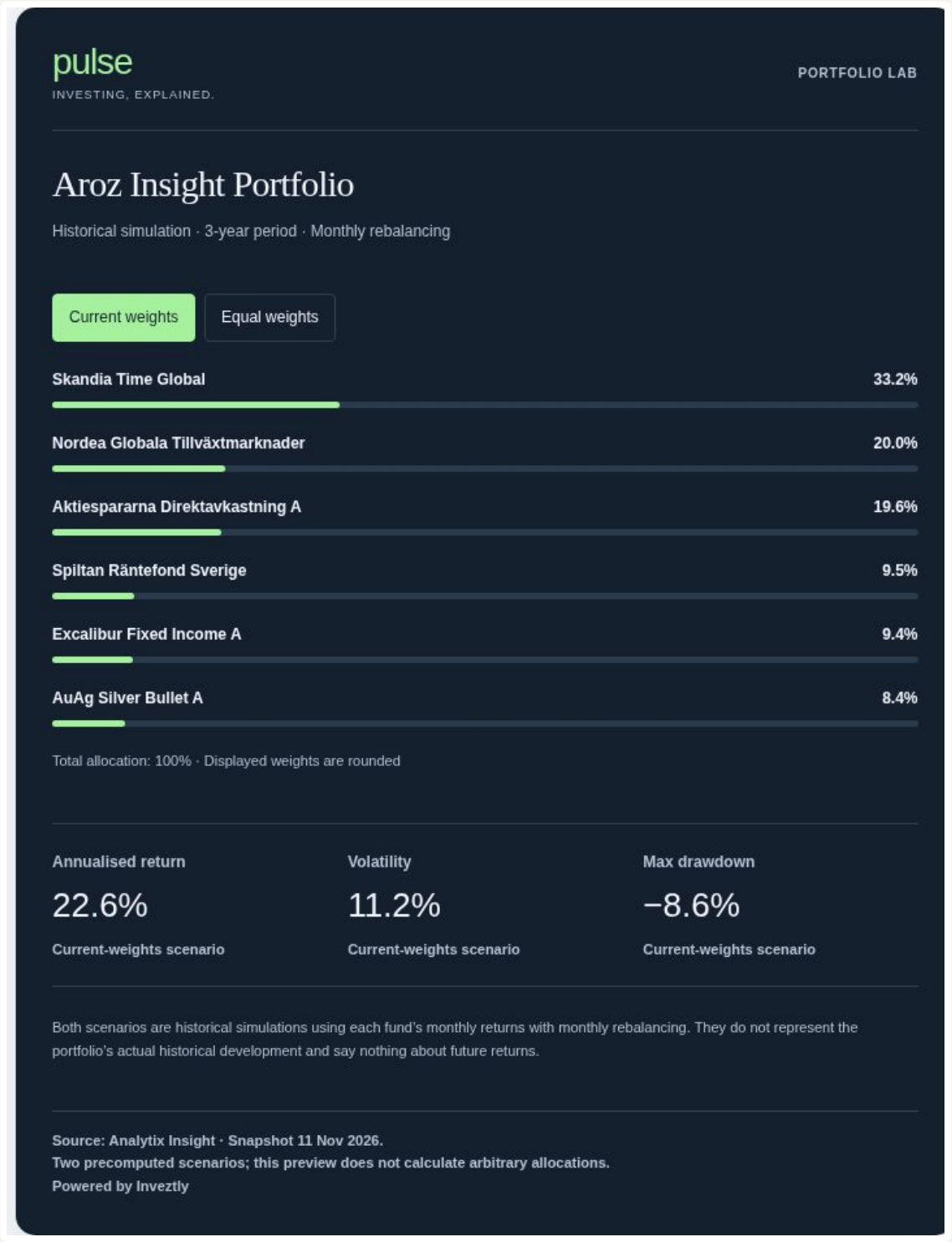


Explore different horizons and see how the range changes.

Illustrative scenarios, not guarantees. Outcomes may fall outside the range. Figures are fixed at the stated snapshot.

A different mix.
A more informed discussion.

Explore what changes to portfolio weights would have meant historically. Explain the effects on return, risk and difficult periods.

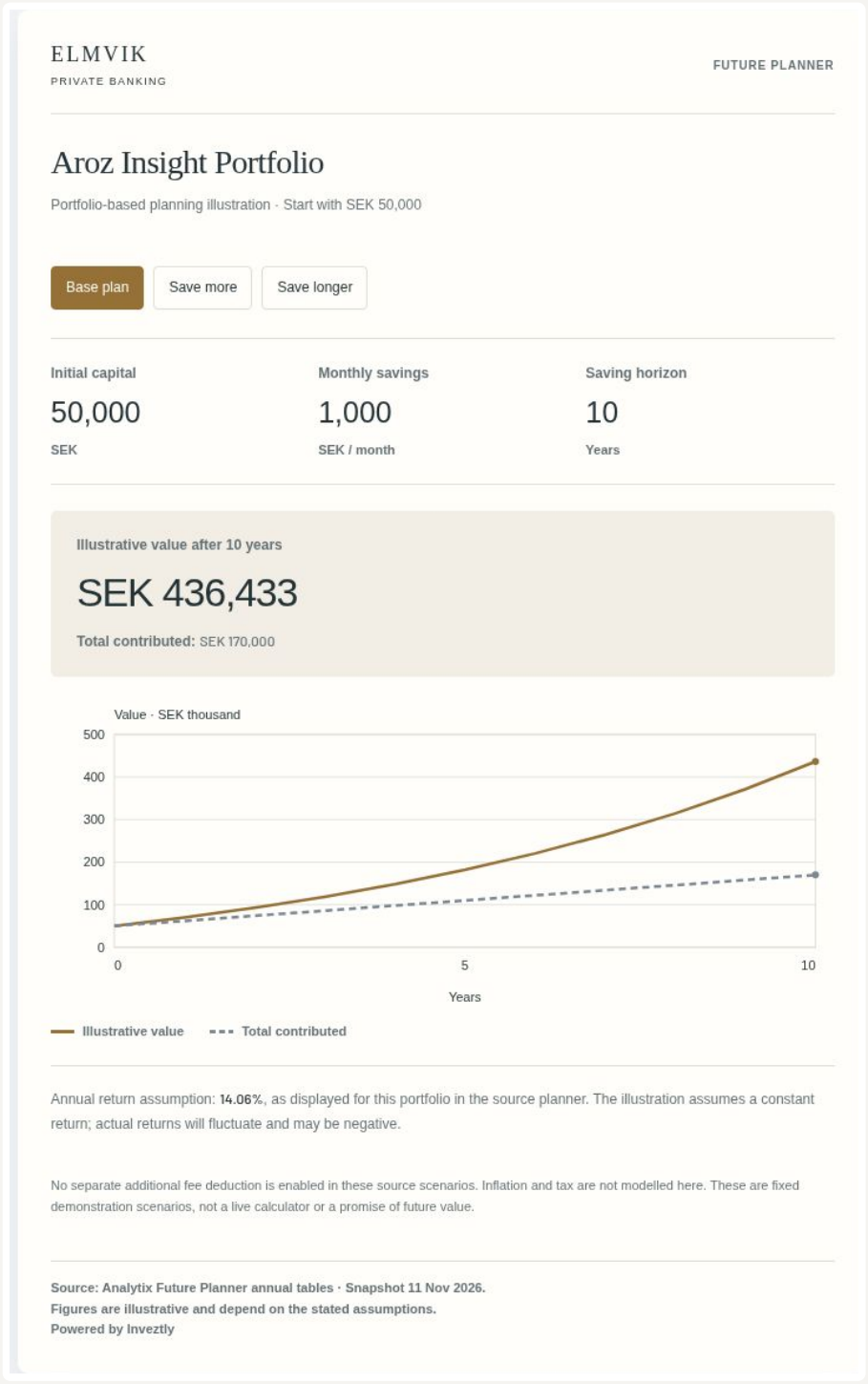


Current weights or equal weights: a starting point for discussion.

Precalculated historical scenarios shown for illustration. These examples do not connect to a live portfolio service.

Your portfolio.
Your future in view.

Connect a portfolio to saving amounts and time. Explore the effects of saving more each month or leaving the money invested for longer.

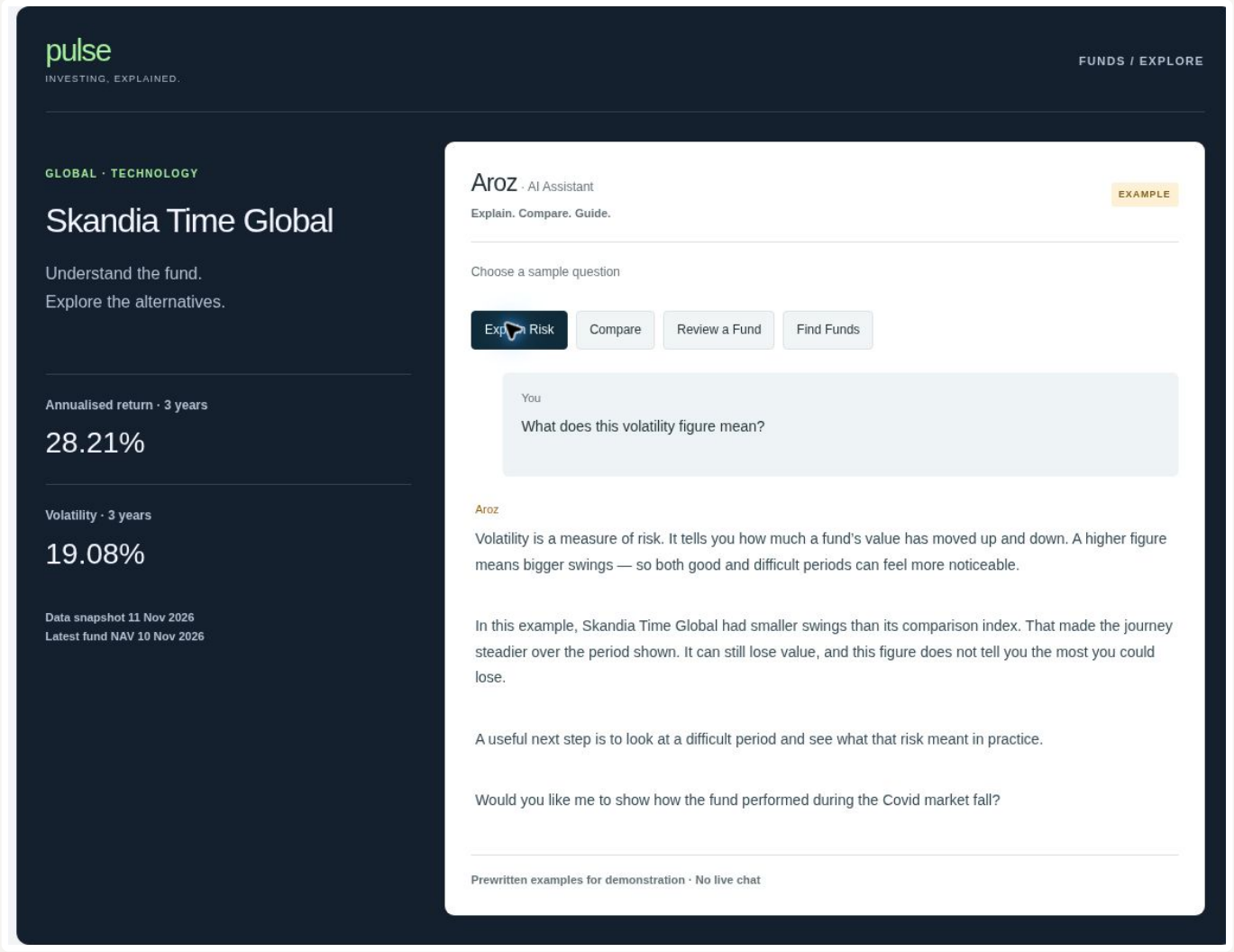


Start with the base plan. Compare saving more or saving longer.

Fixed illustrative assumptions, including a constant annual return. Real returns vary and the outcome is not guaranteed.

A conversation.
Across the experience.

Help users understand risk, compare alternatives and explore funds - in language they can engage with.



IN A FUND PLATFORM OR A PORTFOLIO REPORT

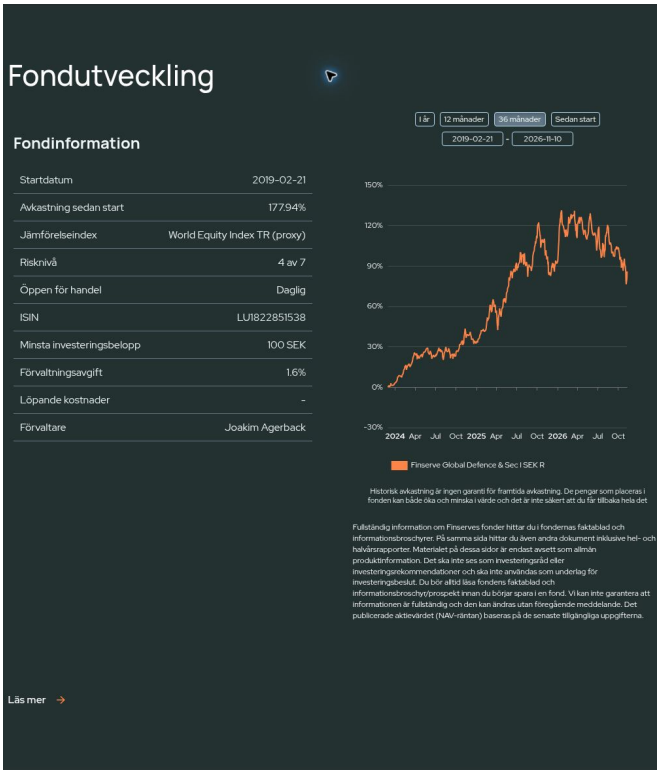
"Would you like me to compare the two portfolios side by side, starting with returns and risk, then looking at the investments behind the results?"

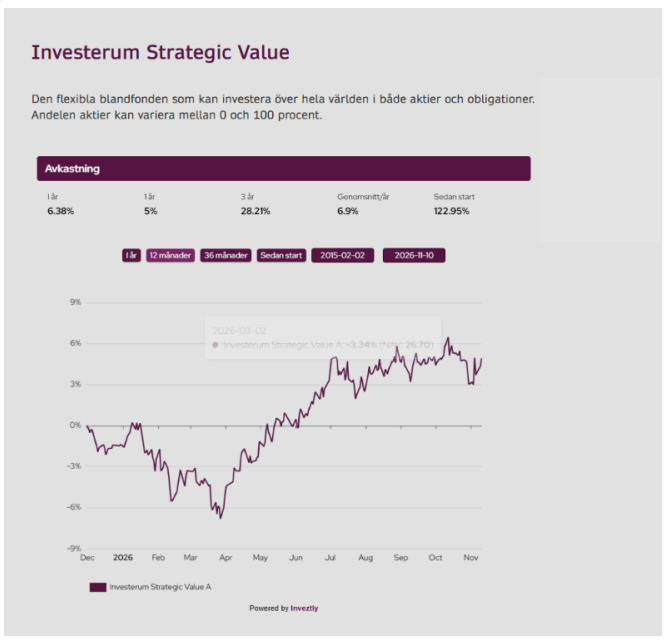
Configure the setting, questions and tone for your audience. Use Aroz as a chat assistant or alongside selected modules to turn information into the next useful question.

The showroom and online demonstrations use prewritten conversations. They do not provide live AI chat or access to Analytix.

In practice.
In our clients' brands.

See selected Inveztly widgets within real fund presentations. Open the client sites to explore the live implementations.





FINSERVE

Fund information, key figures and performance modules in Finserve's own website.

View live example ↗

INVESTERUM

Return figures and a performance chart in the Investerum Strategic Value presentation.

View live example ↗

Client-site captures are dated examples. Content and figures on the external sites may change.

Your content. Your brand. Your choice of automation.

Powered by the investment analytics of Analytix and the explanatory capabilities of Aroz.

Your audience. Your depth.

Choose the measures, comparisons, explanations, tone and visual identity. Present funds, model portfolios or client portfolios.

Your data. Our data. Or both.

Use Inveztly's database, your own product data, or a combination. Connected figures update as new source data becomes available.

Your voice. Your level of automation.

Combine recurring text, your own commentary and AI-generated explanations. Choose human review or a fully automated workflow.

PDF or digital.

Create PDFs to email, publish or print. Deliver digital reports and interactive widgets in your website, platform or client experience.

Less administration. More time for your clients.

For a tailored proposal and pricing, contact us.

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Demonstration brands and model results are illustrative. PDF figures are dated snapshots; automatic updates apply to connected production solutions. Historical performance does not guarantee future returns. This material illustrates capabilities and is not investment advice.

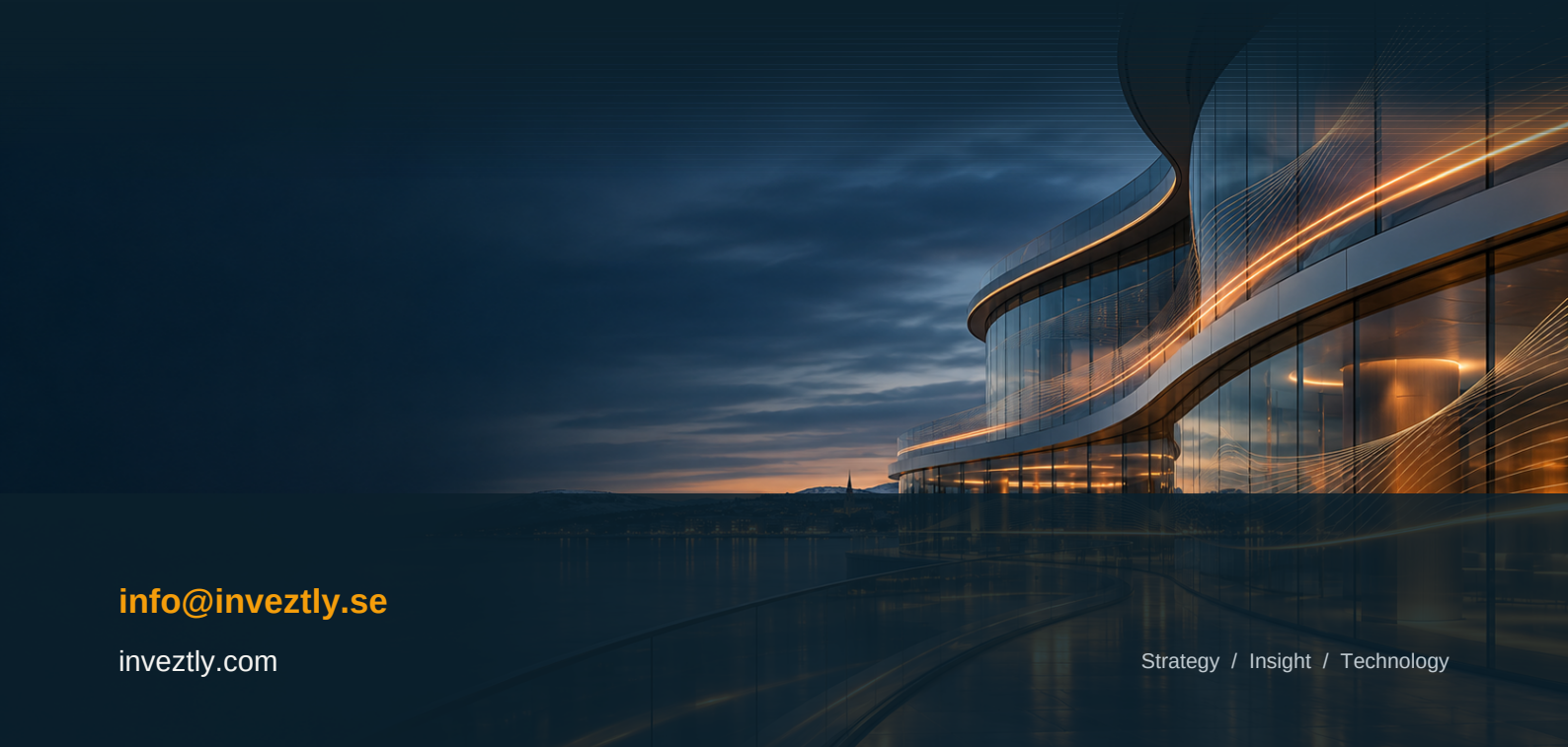
Inveztly

INSIGHT CREATES VALUE

Your next example.
Starts with a conversation.

Reports. Widgets. Interactive experiences.
Built around your audience and your brand.

Let’s explore what we can create together.



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Strategy / Insight / Technology