

## Handelsbanken Europa Småbolag – Amended fund rules

We are developing our fund assortment to be able to offer attractive and relevant funds for our customers. On October 10, 2025, the changes mentioned below will come in to effect in Handelsbanken Europa Småbolag. The changes do not impact the fund's investment focus or risk level. You do not need to take any action as a result of this information.

### Change of index

The new index has the same methodology for selecting companies as the current small cap index, but has a lower limit for companies entering and exiting from the index. This means that companies can leave the index at an earlier stage when they grow large. Handelsbanken Europa Småbolag remains an actively managed fund and changing the benchmark index does not result in any significant change to your investment.

Index prior to change: Solactive ISS ESG Screened Europe Small Cap Index  
Index after change: Solactive ISS ESG Screened Europe Small Cap Derived Index

### Changed terms and conditions for share classes - see appendix

In the appendix to this letter, we describe changed terms and conditions for the fund's share classes, which is in line with changes for several of our funds.

### Section about sustainability criteria in the fund rules

Due to unpredictable and rapid changes in our surrounding, we deem it necessary to create conditions that will allow us to quickly and effectively adapt the funds' sustainability criteria. We would like to emphasize that the foundation for the fund company's principles for responsible investments and the funds' sustainability criteria remain. Given the change, after October 10, 2025 the fund rules will no longer include detailed information about the fund's specific sustainability criteria (e.g. information about which sectors are excluded). Consequently, approval by the Swedish Financial Supervisory Authority will no longer be required for any changes made to the sustainability criteria. The fund rules will instead refer to the fund's prospectus for a more detailed information of current sustainability criteria.

### Editorial changes

In order to be consistent in fund rules across our fund assortment, we have in addition updated the section about valuation.

### Amended fund rules

The Swedish Financial Supervisory Authority has approved the new fund rules. In case you do not accept the change, you have the right to sell your fund units free of charge before updated fund rules come into effect on October 10, 2025. The fund rules, fact sheet and prospectus will be available as of October 10, 2025 at [www.handelsbankenfonder.se](http://www.handelsbankenfonder.se).

Sincerely

Handelsbanken Fonder

We will be updating the fund rules on October 10, 2025. The changes do not impact the investment focus or the risk profile of the fund. This information describes the changes being made to the conditions of the share classes, as well as other changes that are applicable to your fund. The updated fund rules have been approved by the Swedish Financial Supervisory Authority.

## Handelsbanken Europa Småbolag

Most of the funds have several share classes that each have different conditions and characteristics, such as currency, distribution, management fees, subscription limits or specific conditions for distribution.

For those of you who have your savings in Handelsbanken, the share class for your fund is indicated in the account statement and on the holdings page under Savings and investing. For those of you who have savings in funds through other distributors, the share class is indicated in the holdings information of your custody account or equivalent.

### Share classes and conditions applicable as of October 10, 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to receive and transmit orders, execution of orders on behalf of clients, and investment advisory services. The share class is also open for insurance undertakings, i.e., savings within an insurance policy. The conditions apply provided that there is an agreement between the fund company and the distributor/insurance undertaking and that there is no remuneration being paid to the distributor/insurance undertaking.
A10/B10	Open within the framework of agreements with portfolio management. The conditions apply provided that there is an agreement between the fund company and the distributor and that there is no remuneration being paid to the distributor. The share class is not open for insurance undertakings, i.e., savings within an insurance policy.

A = Accumulation

B = Distribution

### Share classes with changes to conditions – impacts §1 and §9 in the fund rules

As a result of changes in the conditions for share classes, your holdings may be transferred to another share class in the fund. Responsibility for the transfer generally lies with your distributor or your insurance undertaking.

Share classes: A9/B9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services<sup>1</sup>. The share class is also open for insurance undertakings, i.e., savings within an insurance policy, provided that there is an agreement between the fund company and the distributor/insurance undertaking and that no remuneration is being paid to the distributor/insurance undertaking. In the event there is no agreement or remuneration is being paid to the distributor/insurance undertaking, your holdings no longer fulfil the new conditions, which will result in a transfer of your holdings to share class A1 and thereby a higher management fee. See the fees for A1 listed at [www.handelsbankenfonder.se](http://www.handelsbankenfonder.se)
- We have made the decision to eliminate the conditions for the minimum initial subscription amount, which was previously SEK 10 million or the equivalent in another currency. As a prerequisite, your existing holdings must meet the new conditions that are applicable as of October 10, 2025 to not be transferred to another share class.

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<sup>1</sup> Additional investment services refers to receive and transmit orders, execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share class: A10

- As previously, the share class is open for savings based on agreements for portfolio management. Following the change, this share class will no longer be open for savings within an insurance policy. Accordingly, if you have holdings in this share class within an insurance policy, your holdings will be transferred. In the event there is an agreement between the fund company and the insurance undertaking in which you have your insurance policy that permits investments in A9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9. Otherwise your holdings will be transferred to A1. See the fees for A1 and A9 at [www.handelsbankenfonder.se](http://www.handelsbankenfonder.se).
- We have made the decision to eliminate the conditions for the minimum initial subscription amount, which was previously SEK 100 million or the equivalent in another currency. As a prerequisite, your existing holdings must meet the new conditions that are applicable as of October 10, 2025 to not be transferred to another share class.

### **Significant changes: in the event your savings are transferred to a share class with a higher fee**

In the event you have savings in a share class in which you no longer meet the conditions, your holding will be transferred to another share class where you fulfil the conditions. In the event of a transfer, this will typically be made to share class A1, which has a higher management fee. The transfer between share classes that is carried out by the fund company or your distributor does not result in any tax consequences.

Please note that if your savings are transferred due to changes in the fund rules and the transfer will result in a higher management fee, it is regarded as a significant change. In the event you do not accept the change, you therefore have the right to sell your fund units at no cost during a minimum of 30 days before the updated fund rules enter into force on October 10, 2025.

### **Share classes being added – impacts §§1, 9, 11 and 12 in the fund rule**

These distribution classes are being added:

B9  
B10

The updated fund rules, fact sheet and prospectus will be available as of October 10, 2025 at [www.handelsbankenfonder.se](http://www.handelsbankenfonder.se).

### **Questions and answers**

*1. What is the purpose of the adjustment being made to the conditions in the share classes?*

The change is being made to adapt the conditions for share classes and to create conditions for you as a customer to save according to Swedish industry standards.

*2. What is the difference between share classes A and B?*

A = Accumulation, which means that the distribution amount remains in the fund's net asset value.

B = Distribution, which means that the fund's net asset value decreases in proportion to the distribution amount.

*3. What is meant by "distributor" and "insurance undertaking"? How are these different from a fund company?*

A fund company (such as Handelsbanken Fonder AB) is responsible for managing, administrating and acting as the fund's legal representative. A distributor, which can be Svenska Handelsbanken AB (PLC) or another actor, is the party through which you purchase fund units. An insurance undertaking, such as Handelsbanken Liv or a similar actor, provides you the possibility of investing in funds within insurance policies, e.g., occupational pension or endowment insurance.

The share class for your fund is shown on your account statement and on the holdings page.