

Change of fund rules

As of October 10, 2025

We will be changing the fund rules in several of our funds on 10 October 2025. The changes that impact each fund are described in this document and include changes to the conditions for share classes as well as other adjustments.

What do I need to know?

The changes do not impact the funds' investment focus or risk profile. You should be aware that the changes may result in a transfer of your holdings to another share class.

What is a share class?

A fund can consist of several share classes that each have different conditions and characteristics, such as currency, distribution, management fees, subscription limits or specific conditions for distribution. The most common share class for our funds is A1 SEK.

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

Do I need to take any action as a result of this information?

Other than taking note of the information that describes the impact the changes may have on your savings, you do not need to take any action. At the end of this document, you will also find a section with questions and answers.

Stockholm, July 2025
Handelsbanken Fonder

The fund rules for several of our funds at Handelsbanken will be updated on 10 October 2025. Please review the information that is applicable to your fund. You will find the page reference below.

The updated fund rules have been approved by the Swedish Financial Supervisory Authority. The fact sheet, prospectus and revised fund rules will be available as of 10 October 2025 at www.handelsbankenfonder.se

Helpful tips!

Answers to commonly asked questions can be found on [page 113](#).

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We will be updating the fund rules on 10 October 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 Aktiv 30, 50, 70 och 100

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 10 October 2025

A1	Open without conditions.
A14	The share class is only open to SHB Liv Forsikringsaksjeselskap NUF and Gjensidige Pensjonsforsikring AS, respectively, to the extent that Svenska Handelsbanken AB – Norway bank branch brokered the insurance or distributed the share class to the insurance undertaking.

A = Accumulation

Share classes being removed – impacts §§1, 9, and 11 in the fund rules

These share classes are being removed:

A9 (not started)

A10 (not started)

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Aktiv 30, 50, 70 and 100

The changes described affect the following sections: §§1, 5, 8, 9 and 11

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Amerika Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added: B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Amerika Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Asien 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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Andelsklass: 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Asien Småbolag

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Asien Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Asien Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Developed Markets Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Summary of changes to § in the fund rules for Handelsbanken Handelsbanken Developed Markets Index Criteria

The changes described affect the following sections: §§1, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 EMEA Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share class: A10/B10

- 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/B9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9/B9. Otherwise your holdings will be transferred to A1/B1. See the fees for A1/B1 and A9/B9 at 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken EMEA Tema

The changes described affect the following sections: §§1, 5, 8 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Emerging Markets Index

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:
B9

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Emerging Markets Index

The changes described affect the following sections: §§1, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added

B9

Editorial changes – affects §§ 7, 8 in the fund rules

We have also updated the statements about valuation and the specific investment focus to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Europa Index Criteria

The changes described affect the following sections: §§1, 7, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Selektiv

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 och 12 in the fund rules

This distribution class is being added:

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Europa Selektiv

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Flexibel Ränta

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

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 be made to share class A1/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share classes being removed – impacts §§1, 9, 11 och 12 in the fund rules

These distribution classes are being removed:

A8/B8

A9

A10

In the event you have savings in this share class, your holdings will be transferred to A1/B1, which results in a higher management fee as specified below.

Share class	Current management fee	Management fee A1/B1
A8/B8	0,45%	0,60%
A9	0,30%	0,60%
A10	0,20%	0,60%

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Flexibel Ränta

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Företagsobligation

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share clas: 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being removed – impacts §§1, 9, 11 and 12 in the fund rules

This share class is being removed: B5

In the event you have savings in this share class, your holdings will be transferred to B1, which results in a higher management fee as specified below.

Management fee - Current B5	Management fee - B1
0,50%	0,95%

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Företagsobligation

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Företagsobligation Investment Grade

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being removed – impacts §§1, 9, 11 and 12 in the fund rules

This share class is being removed: B5

In the event you have savings in this share class, your holdings will be transferred to B1, which results in a higher management fee as specified below.

Management fee - Current B5	Management fee - B1
0,35%	0,60%

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Företagsobligation Investment Grade

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Digital

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Global Digital

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Dynamisk Strategi

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Handelsbanken Global Dynamisk Strategi

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global High Dividend Low Volatility Criteria

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 10 October 2025

A1/B1	Open without condition.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Summary of changes to § in the fund rules for Handelsbanken Global High Dividend Low Volatility Criteria

The changes described affect the following sections: §§1, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Impact

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025. Accordingly, approval by the Swedish Supervisory Authority will no longer be required for any changes made to sustainability criteria other than the exclusion of companies with activities within certain controversial sectors, such as controversial weapons, tobacco and fossil fuels that are specifically stated in the fund rules. The fund rules will instead refer to the fund's prospectus for a more detailed account of all applicable sustainability criteria. The sustainability statements in this fund also include a reference to the regulations that refer to exclusions that the fund must comply with given that the fund's name is sustainability-related.

Summary of changes to § in the fund rules for Handelsbanken Global Impact

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Index Criteria

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 10 October 2025

A1/B1	Open without condition.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Global Index Criteria

The changes described affect the following sections: §§1, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Momentum

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

A = Accumulation

B = Distribution

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

Due to changes in the conditions for share classes, your holdings may be transferred to another share class in the fund. This decision is not made by us as a fund company but by your distributor or your insurance undertaking.

Share class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Global Momentum

The changes described affect the following sections: §§ 1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Selektiv

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:
B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Global Selektiv

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Småbolag Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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

Om du sparar i en andelsklass som du inte längre uppfyller villkoren för, kommer ditt innehav omföras till en annan andelsklass där du uppfyller villkoren. I de fall omföring ska ske görs det till A1 vilket innebär en högre förvaltningsavgift. Omföring mellan andelsklasser som utförs av fondbolaget eller din distributör medför inte någon skattekonsekvens.

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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being removed – impacts §§1, 9, 11 and 12 in the fund rules

This share class is being removed:

A4

In the event you have savings in this share class, your holdings will be transferred to A1, which results in a higher management fee as specified below.

Management fee Current A4	Management fee A1
0,30%	0,60%

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

This distribution class is being added:

B9

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Global Småbolag Index Criteria

The changes described affect the following sections: §§1, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Global Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Global Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Høyrente

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Høyrente

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Hållbar Energi

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025. Accordingly, approval by the Swedish Supervisory Authority will no longer be required for any changes made to sustainability criteria other than the exclusion of companies with activities within certain controversial sectors, such as controversial weapons, tobacco and fossil fuels that are specifically stated in the fund rules. The fund rules will instead refer to the fund's prospectus for a more detailed account of all applicable sustainability criteria. The sustainability statements in this fund also include a reference to the regulations that refer to exclusions that the fund must comply with given that the fund's name is sustainability-related.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Hållbar Energi

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Hållbar Global High Yield

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share class: A10/B10

- 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/B9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9/B9. Otherwise your holdings will be transferred to A1/B1. See the fees for A1/B1 and A9/B9 at 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 10 October 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 be made to share class A1/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025. Accordingly, approval by the Swedish Supervisory Authority will no longer be required for any changes made to sustainability criteria other than the exclusion of companies with activities within certain controversial sectors, such as controversial weapons, tobacco and fossil fuels that are specifically stated in the fund rules. The fund rules will instead refer to the fund's prospectus for a more detailed account of all applicable sustainability criteria. The sustainability statements in this fund also include a reference to the regulations that refer to exclusions that the fund must comply with given that the fund's name is sustainability-related.

Summary of changes to § in the fund rules for Handelsbanken Hållbar Global High Yield

The changes described affect the following sections: §§1, 5 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Hållbar Global Obligation

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share class: A10/B10

- 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/B9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9/B9. Otherwise your holdings will be transferred to A1/B1. See the fees for A1/B9 and A9/B9 at 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025. Accordingly, approval by the Swedish Supervisory Authority will no longer be required for any changes made to sustainability criteria other than the exclusion of companies with activities within certain controversial sectors, such as controversial weapons, tobacco and fossil fuels that are specifically stated in the fund rules. The fund rules will instead refer to the fund's prospectus for a more detailed account of all applicable sustainability criteria. The sustainability statements in this fund also include a reference to the regulations that refer to exclusions that the fund must comply with given that the fund's name is sustainability-related.

Summary of changes to § in the fund rules for Handelsbanken Hållbar Global Obligation

The changes described affect the following section: §§1, 5 and 9

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Hälsovård Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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. e.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Hälsovård Tema

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Institutionell Korränta

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Institutionell Kortsänta

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Japan Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Japan Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Kort Rente Norge

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 10 October 2025

A1	Open without conditions.
A9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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	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

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Kort Rente Norge

The changes described affect the following sections: §§1, 5, 8, and 9

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Kortränta

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share classes: A10/B10

- 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/B9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9/B9. Otherwise your holdings will be transferred to A1/B1. See the fees for A1/B1 and A9/B9 at 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 10 October 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 be made to share class A1/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Kortränta

The changes described affect the following sections: §§1, 5, 8 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Kortsänta Defensiv

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Kortränta Defensiv

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Kreditt

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share classes: A10/B10

- 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/B9, and in which the fund company does not pay remuneration to the insurance undertaking, the holdings will be transferred to A9/B9. Otherwise your holdings will be transferred to A1/B1. See the fees for A1/B1 and A9/B9 at 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Kreditt

The changes described affect the following sections: §§1, 5, 8 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Latinamerika Impact Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025. Accordingly, approval by the Swedish Supervisory Authority will no longer be required for any changes made to sustainability criteria other than the exclusion of companies with activities within certain controversial sectors, such as controversial weapons, tobacco and fossil fuels that are specifically stated in the fund rules. The fund rules will instead refer to the fund's prospectus for a more detailed account of all applicable sustainability criteria. The sustainability statements in this fund also include a reference to the regulations that refer to exclusions that the fund must comply with given that the fund's name is sustainability-related.

Summary of changes to § in the fund rules for Handelsbanken Latinamerika Impact Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Långränta

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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 due to changes in the fund rules and the transfer will result in a higher management fee, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Långränta

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Multi Asset 25

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

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 reclassification, this will be made to share class B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share classes being removed – impacts §§1, 9, 11 and 12 i in the fund rules

These share classes are being removed:

A8 (not started)

B8

A9 (not started)

A10 (not started)

If you have savings in share class B8, your holdings will be transferred to B1, which results in a higher management fee as specified below.

Management fee Current state B8	Management fee B1
0,65%	0,85%

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded.

Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Multi Asset 25

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Multi Asset 50

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

Share classes being removed – impacts §§1, 9, 11 and 12 in the fund rules

These share classes are being removed:

A8 (not started)

B8 (not started)

A9 (not started)

A10 (not started)

Management fees being changed – affects §11 in the fund rules

The following levels will be changed in the fund rules to correspond to the actual management fees charged today in each share class.

Share class	Current	From 10 October
A1/B1	1,35%	1,25%

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Multi Asset 50

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Multi Asset 75

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

Share classes being removed – impacts §§1, 9, 11 and 12 in the fund rules

These share classes are being removed:

A8 (not started), B8 (not started), A9 (not started), A10 (not started).

Management fees being changed – affects §11 in the fund rules

The following levels will be changed in the fund rules to correspond to the actual management fees charged today in each share class.

Share class	Current	From 10 October
A1/B1	1,45%	1,40%

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Multi Asset 75

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Multi Asset 100

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

Share classes being removed – impacts §§1, 9, 11 and 12 in the fund rules

These share classes are being removed:

A8 (not started), B8 (not started), A9 (not started), A10 (not started)

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Multi Asset 100

The changes described affect the following sections §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Norden Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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.

Andelsklass: A9/B9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 be made to share class A1/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Summary of changes to § in the fund rules for Handelsbanken Norden Index Criteria

The changes described affect the following sections: §§ 1 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Norden Selektiv

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share classes: 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

This distribution class is being added:

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Norden Selektiv

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Norden

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

And 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.
- 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 10 October 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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9, B10

Management fees being changed s – affects §11 in the fund rules

The following levels will be changed in the fund rules to correspond to the actual management fees charged today in each share class.

Share class	Current	From 10 October
A1/B1	1,35%	1,30%
A9	0,75%	0,65%
A10	0,50%	0,45%

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Norden

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Nordiska 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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added: B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Nordiska Småbolag

The changes described affect the following sections §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Norge

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

Share classes: 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added: B9, B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Management fees being changed – affects §11 in the fund rules

The following levels will be changed in the fund rules to correspond to the actual management fees charged today in each share class.

Share class	Current	From 10 October
A1/B1	2,0%	1,5%
A9	1,0%	0,7%

Summary of changes to § in the fund rules for Handelsbanken Norge

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Obligasjon

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 10 October 2025

A1	Open without conditions.
A9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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	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

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Obligasjon

The changes described affect the following sections: §§1, 5, 8 and 9.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Pension 40, 50, 60, 70, 80 and 90

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 10 October 2025

A1	Open without conditions.
A12	The share class is only open to the Swedish Pensions Agency (Pensionsmyndigheten) within the framework of the premium pension system.
A13	The share class is only open to Handelsbanken Liv Försäkringsaktiebolag

A = Accumulation

Share classes being removed – impacts §§1, 9, and 11 in the fund rules

This share class is being removed:

A9 (not started)

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Pension 40, 50, 60, 70, 80 and 90

The changes described affect the following sections: §§1, 5, 8, 9 and 11.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Pension 50 Aktiv, 60 Aktiv, 70 Aktiv, 80 Aktiv and 90 Aktiv

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 10 October 2025

We are eliminating share class A9 for our Pension Aktiv funds. Consequently, these funds do not include share classes after the change. The fund is open without conditions.

Share class being removed – impacts §§1, 9, 11, 12 and 15 in the fund rules

This share class is being removed:

A9 (not started)

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Pension 50 Aktiv, 60 Aktiv, 70 Aktiv, 80 Aktiv and 90 Aktiv

The changes described affect the following sections: §§1, 5, 8, 9, 11, 12 and 15

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Rän­teavkastning

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Rånteavkastning

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Räntestrategi

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 10 October 2025

A1/B1	Open without condition.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Räntestrategi

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Räntestrategi Plus

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being removed – impacts §§1, 9, 11 and 12 in the fund rules

This share class is being removed: A7

In the event you have savings in this share class, your holdings will be transferred to A1, which results in a higher management fee as specified below.

Management fee Current A7	Management fee A1
0,20%	0,40%

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

These distribution classes are being added: B9 and B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Räntestrategi Plus

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Stiftelsefond

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 10 October 2025

A1/B1	Open without conditions.
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A = Accumulation

B = Distribution

Share class being removed – impacts §§1, 9, 11 and 12 in the fund rules

This share class is being removed: A9 (not started)

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. Given the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria for investments in funds and individual companies after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Stiftelsefond

The changes described affect the following sections: §§1, 5, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Svenska 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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Svenska Småbolag

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Sverige Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

This distribution class is being added:

B9

Summary of changes to § in the fund rules for Handelsbanken Sverige Index Criteria

The changes described affect the following sections: §§1, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Sverige 100 Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added:

B9

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken Sverige 100 Index Criteria

The changes described affect the following sections: §§1, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Sverige LM Index

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added: B9

Summary of changes to § in the fund rules for Handelsbanken Sverige LM Index

The changes described affect the following sections §§1, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Sverige Selektiv

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: 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 services¹. 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/B1 and thereby a higher management fee. See the fees for A1/B1 listed at 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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/B1, 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added: B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Sverige Selektiv

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Sverige

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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.
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Sverige

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 Tillväxtmarknad Tema

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of 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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the 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.
- 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 10 October 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

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

These distribution classes are being added:

B9

B10

Section about sustainability criteria – impacts §5 in the fund rules

In view of unpredictable and rapid changes in our environment, we see a need to create conditions that will allow us to quickly and effectively adapt the fund's sustainability criteria. We would like to be clear that the foundation for the fund company's principles for responsible investments and the fund's sustainability criteria remain. As a result of the change, the fund rules will no longer include detailed information about the fund's specific sustainability criteria after 10 October 2025, e.g. information about which activities are excluded. Accordingly, approval by the Swedish 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 account of all applicable sustainability criteria.

Summary of changes to § in the fund rules for Handelsbanken Tillväxtmarknad Tema

The changes described affect the following sections: §§1, 5, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

We will be updating the fund rules on 10 October 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 USA Index Criteria

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 10 October 2025

A1/B1	Open without conditions.
A9/B9	Open within the framework of agreements with investment services. Investment services refers to the reception and transmission of orders, execution of orders on behalf of clients, investment advisory services and portfolio management. 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.

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 class: A9

- As previously, the share class is open for savings based on agreements for ongoing investment advisory services and portfolio management. The conditions are enhanced with additional investment services¹. 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
- 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 10 October 2025 to not be transferred to another share class.

¹ Additional investment services refers to the reception and transmission of orders, the execution of orders on behalf of clients, as well as investment advisory services that do not occur on a regular basis.

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 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, which is regarded as a significant change. In the event you do not accept the changes, 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 10 October 2025.

Share class being added – impacts §§1, 9, 11 and 12 in the fund rules

This distribution class is being added: B9

Editorial changes – affects §8 in the fund rules

We have also updated the statements about valuation to be in line with what is currently the case in several of our funds in order to be consistent across our fund rules.

Summary of changes to § in the fund rules for Handelsbanken USA Index Criteria

The changes described affect the following sections: §§1, 8, 9, 11 and 12.

The updated fund rules, fact sheet and prospectus will be available as of 10 October 2025 at www.handelsbankenfonder.se.

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

Questions and answers

Why am I receiving this information?

In our role as a fund company, we have an obligation to inform you as a unit holder when we update the fund rules, as well as provide information about how these changes can potentially impact your fund savings.

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.

What is the difference between the various share classes?

The share classes differ in terms of management fees, currency, distribution, subscription limits and specific conditions for distribution. The new conditions for each share class will be described in the fund rules as of 10 October 2025.

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.

What is the reason if my holdings are transferred to another share class?

The majority of our fund savers have share class A1/B1 and are not impacted. If your holdings are transferred to another class, it is due to the following: a) in the event your share class is being removed, b) if, as a result of the change in the conditions for your share class, you no longer meet the conditions, or c) your distributor who is external to Handelsbanken has another business model and is therefore managing the change in another manner. The transfer between share classes that is carried out by the fund company or your distributor due to the revised fund rules does not result in any tax consequences.

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.

I also have fund savings in your funds outside of Handelsbanken – what do I need to know?

If you save in our funds at a distributor external to Handelsbanken, this distributor may have another business model and may therefore manage the change and the information in a different manner. It is also this distributor who can address any questions you may have about the change.

My fund is not included in this publication. Why is this the case?

Changes for other funds will be addressed when this becomes relevant.

Our bank branches

The contact information for your bank branch can be found on your account statement.

Personal service by telephone

Open daily, 24 hours at 0771-77 88 99.
When calling you will need to provide your personal code.

Handelsbanken