

# Non-UCITS retail scheme Key Investor Information

Handelsbanken

Authorised Corporate Director

This document provides you with the key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

**Handelsbanken Income Multi Asset Fund (the "Fund")**

**Class: I Income Shares**

**A sub-fund of Handelsbanken Multi Asset Funds**

**ISIN: GB00B52LK948**

**The Fund is managed by Handelsbanken ACD Limited**

**Currency: GBP**

## Objectives and investment policy

### Objective

To provide income whilst growing your investment over the long term (five years or more) after all costs and charges have been taken. The Fund aims to deliver this return with a cautious risk profile. There is no guarantee that the objective will be met or that a positive return will be delivered over any time period and you may get back less than you invest.

### Investment Policy

To invest directly and indirectly in equities (which are shares in companies), bonds (which are loans to either a company or government that pay interest), property, commodities (for example gold), hedge funds, money market instruments (which are short term loans that pay interest), deposits and cash. The Portfolio Manager determines the mix of asset classes and geographic areas to achieve the Fund's objective, and then on an ongoing basis assesses economic conditions and market opportunities and will adjust the amount invested in the different asset classes, geographic areas and industry sectors accordingly. The cautious risk profile of the Fund is managed to a volatility level (a measure of the fluctuation of returns in different market conditions) that is less than 125% of the volatility of the Comparator Benchmark. There is no guarantee that this level of volatility will be achieved and at times, the Fund's volatility may be higher.

### Other Features

The Fund is actively managed. The Portfolio Manager uses its expertise to research and select investments aimed at achieving the Fund's investment objective. The Fund may invest in other funds (including those managed by the Manager, the Portfolio Manager and their associates). The Fund will not invest in property and commodities directly, but by using, for example, other funds. Whilst the Fund can invest in different asset classes it may not have exposure to all asset classes at all times. The Fund is part of a range of two income multi-asset funds that are managed according to different risk profiles. Funds with a higher risk profile will have a larger allocation to higher risk investments such as equities. This Fund has the lowest risk profile within this range and the lowest expected return. The Fund can invest in different geographical areas and industry sectors without limitation. Derivatives (investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates) may be used for investment purposes and to manage the risk profile of the Fund.

### Comparator Benchmark

The Fund's performance may be compared against a composite index comprising indices representing different asset classes: 10% MSCI UK Index (GBP) - total return net (representing UK equities); 23% MSCI ACWI ex UK Index (GBP) - total return net (representing global equities, excluding UK); 16% ICE BofA UK Gilt 5-10 year Index - total return gross (representing UK government bonds); 16% ICE BofA US Treasury 5-10 year Index (GBP hedged) - total return gross (representing US government bonds); 30% ICE BofA Global Corporate Index (GBP hedged) - total return gross (representing corporate bonds); and 5% SONIA one-month - total return gross (representing cash). The composite index has been selected as an appropriate comparator as it is representative of the main assets in which the Fund is likely to invest in proportions that are consistent with the Fund's risk profile. The Fund's actual holdings may bear little resemblance to and may include assets that do not form part of, the Comparator Benchmark. The Comparator Benchmark is re-balanced quarterly to the constituents of its component indices for the purpose of calculating the performance of the Comparator Benchmark.

### Recommendation

This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

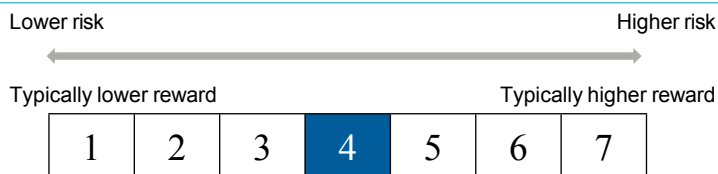
### Dealing

You can buy and sell shares in the fund on each business day.

### Income

The Fund aims to distribute a consistent amount of income each month, with quarterly top-ups (as at end of December, March, June, and September).

## Risk and reward profile



### The Risk and Reward Indicator

The calculation of the risk and reward indicator is based on 5 years of historical (actual or simulated) information so may not be a reliable indication of the future risk profile of the Fund. The risk and rewards indicator of the Fund is not guaranteed and may change over time.

The risk and reward profile is classified by the level of historical fluctuation (i.e. volatility) of the Net Asset Values of the class, and within this classification, categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level and 6-7 a high level. A category 1 fund is not a risk-free investment – the risk of losing your money is small, but the chances of making gains is also limited.

### Other Risks

The risk category does not take into account the following material risks:

**Currency Risk:** As the Fund can be exposed to different currencies, changes in exchange rates may decrease the value of your investment.

**Derivative Risk:** A derivative may not perform as expected and may create losses greater than its cost.

**Emerging Markets Risk:** The Fund may invest in emerging markets, which are markets in countries that are developing. Emerging markets may have more political and economic risks than developed markets, which may result in large and frequent price movements that may cause a loss to the fund.

**Changes in Interest Rate Risk:** A rise in interest rates generally causes bond prices to fall.

**Credit Risk:** The value of a bond may be affected by its credit rating, the lower the rating the higher the risk of the issuer not paying interest or repaying the loan.

**Property Fund Investment Risk:** Property funds can become illiquid increasing the risk that a position cannot be sold in a timely manner or at a reasonable price.

**Counterparty Risk:** The failure of a counterparty providing services to the Fund may expose the fund to financial loss.

**Income Distributions Risk:** The level of income distributed is not guaranteed.

For a more detailed explanation of risks, please refer to the Prospectus.

## Charges for this fund

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charge	0.00%
Exit Charge	0.00%
This is the maximum that might be taken out of your money before it is invested (entry charge) or before the proceeds of your investment are paid out (exit charge).	
Charges taken from the Fund over the year	
Ongoing Charges	1.11%
Charges taken from the Fund under certain specific conditions	
Performance Fee	None

The **entry** and **exit** charges shown are maximum figures. In some cases you may pay less – you can find this out from your financial advisor.

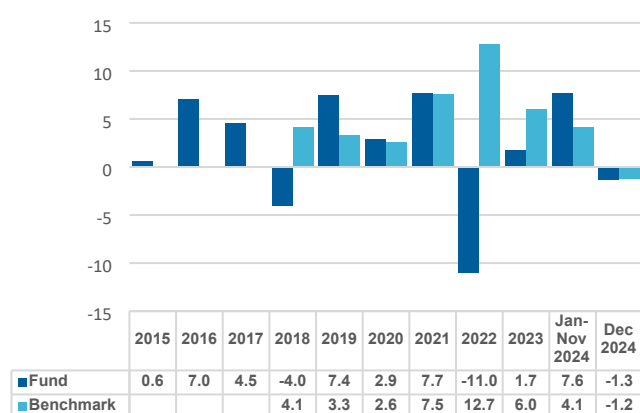
The Ongoing charges figure is based on expenses as at 31 December 2024 and this figure may vary.

It excludes:

- performance fees,
- portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective undertaking,
- the cost of investing in any listed “closed ended” funds e.g., investment trusts (as such costs are included in the share price of the closed-ended fund)

For more information about charges, please see the relevant sections of the Fund’s Prospectus.

## Past performance



This chart shows how much the Fund increased or decreased in value as a percentage in each year.

Performance has been calculated in GBP and takes account of ongoing charges.

The Fund launched 30 June 2010 and the Class was launched on 30 June 2010. On 01 December 2024, the Fund changed its investment objective. The performance before this date was achieved under circumstances that no longer apply. On 01 December 2024 the Fund removed its target benchmark and its previous two comparator benchmarks; and introduced a new comparator benchmark. The benchmark performance displayed prior to this date reflects the previous target benchmark (CPI + 2%), which was introduced in November 2017.

Past performance is not a guide to future performance; the value of your investment and any income from it may go down as well as up.

## Practical information

Handelsbanken Multi Asset Funds	This key investor information document describes a fund within the Handelsbanken Multi Asset Funds. The prospectus and periodic reports are prepared for the entire entity.
Documents	You may obtain free of charge the Prospectus, the Annual and Semi-Annual Report and accounts from <a href="https://wealthandasset.handelsbanken.co.uk/">https://wealthandasset.handelsbanken.co.uk/</a> . These documents refer to all sub-funds of the Handelsbanken Multi Asset Funds.
Price Publication	The share price is published daily on <a href="http://www.bloomberg.com">www.bloomberg.com</a> or available from the Manager on 0370 606 6422 (non-geographical number) 020 3528 4029 (overseas number).
Remuneration Policy	The Remuneration Policy is available at <a href="https://wealthandasset.handelsbanken.co.uk/corporate-responsibility/corporate-governance/">https://wealthandasset.handelsbanken.co.uk/corporate-responsibility/corporate-governance/</a> under ‘Employee remuneration arrangements’. A paper copy will be provided, free of charge, upon request.
Tax	The Fund is subject to the tax laws of the United Kingdom. This may have an impact on your personal tax position. You should take professional tax advice.
Right to switch	Subject to any restrictions on the eligibility of investors for a particular class, you may switch into shares of another sub-fund of the Handelsbanken Multi Asset Funds, as explained in the Prospectus.
Fund Segregation	The assets of each sub-fund are segregated from the other sub-funds.
Depository	Bank of New York Mellon (International) Limited
Liability	Handelsbanken ACD Limited may be held liable solely on the basis of this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. Handelsbanken ACD Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This key investor information is accurate as at 07 February 2025.