

Key Information Document

Purpose

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

Product

Product name HealthInvest Small & Midcap Healthcare D
Atle Fund Management AB

ISIN or UPI SE0013110103

Visit www.healthinvest.se. Call +46 8 440 38 30 for more information.

The Swedish Financial Supervisory Authority is responsible for the supervision of Atle Fund Management AB in respect of this fact sheet. This Priip product is authorized in Sweden and managed by Atle Fund Management AB. Atle Fund Management AB is authorized in Sweden and regulated by The Swedish Financial Supervisory Authority. The fact sheet was drawn up 2026-01-31.

What is this product?

Type Mutual fund

Maturity The fund has no maturity date. The fund company has the right to close the fund and redeem the units, see information in the information brochure.

Objectives This UCITS is actively managed and focuses on companies in the healthcare sector. A substantial part of the fund's value is invested in relatively small companies measured by market value. The fund invests globally. The objective of the fund is to achieve the highest possible growth in value combined with a good risk diversification. Equities are selected based on the portfolio manager's assessment, meaning that deviations in relation to the market can be both smaller and greater over time. The fund does not distribute dividends, all income is reinvested in the fund. The fund's comparison benchmark is MSCI World Healthcare Index inclusive of dividends. The fund's return is determined by the increase or decrease in the value of the equities that the fund is invested in. Fund units can normally be purchased and sold on all Swedish banking days with the exception of days on which stock markets in the US are closed.


Intended Retail Investor This fund may be suitable for investors who plan to keep their investment for at least five years and who understand that the money invested in the fund can both increase and decrease in value and that there is no guarantee you will get back all the capital you invest. Investing in the fund does not require any specific prior knowledge or experience of UCITS or financial markets.

Depository institution: Skandinaviska Enskilda Banken (publ). The annual report, half-yearly report, information brochure, latest unit value and other practical information are available free of charge on www.healthinvest.se.

What are the risks, and what returns can I expect?

Risk Indicator



 The risk indicator assumes that you keep the product for 5 years.

The summary risk indicator provides an indication of the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets. We have classified this product as 4 out of 7, which is a medium risk class. An example explanation: This rates the potential losses from future performance at a medium level, and poor market conditions could impact the fund management company's capacity to pay you.

The actual risk may vary significantly if you redeem the investment early and may result in a lower return. It may happen that you cannot/may not redeem the investment early. You may have to pay significant additional costs for early redemption.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Counterparty risk arises if a counterparty does not fulfill its obligations to the fund, for example by not paying a set amount or not delivering securities as agreed.

Operational risk is the risk of loss due to, for example, system failure, errors caused by the human factor or by external events.

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

Performance Scenarios

Recommended Holding Period Example of investment		5 years 100 000 SEK	
Scenarios		If you redeem after 1 year	If you redeem after 5 years (Recommended Holding Period)
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress	What you can get back after deducting costs Average return per year	56 800 -43.2 %	44 800 -14.8 %
Unfavourable	What you can get back after deducting costs Average return per year	87 400 -12.6 %	102 800 0.6 %
Moderate	What you can get back after deducting costs Average return per year	109 300 9.3 %	161 800 10.1 %
Favourable	What you can get back after deducting costs Average return per year	131 500 31.5 %	206 400 15.6 %

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. (The scenarios shown are illustrations based on results from the past and on certain assumption.) Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances. Performance scenarios are only shown for the recommended holding period. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor / and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The negative scenario occurred for an investment between 2024.07-2025.12. The neutral scenario occurred for an investment between 2018.12-2023.12. The positive scenario occurred for an investment between 2016.03-2021.03.

What happens if Atle Fund Management AB is unable to pay out?

By law, the fund's assets may not be held in custody by the fund management company. Instead, each fund must have a specific depositary that handles the safekeeping of the fund's assets. In the event of the bankruptcy of the fund management company, the management of the fund is taken over by the depositary. There is no compensation or guarantee scheme for investors in the fund.

Costs

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. The same may apply if the fund is included as part of another product, e.g. mutual fund insurance.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does (where applicable). The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the recommended holding period/other holding periods we have assumed the product performs as shown in the moderate scenario.
- 100 000 SEK is invested.

	If you redeem after 1 year	If you redeem after 5 years (Recommended Holding Period)
Total costs	2 450 SEK	18 760 SEK
Annual Cost Effects*	2.4 %	2.4 %

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 12.5% before costs and 10.1% after costs. The person selling the product to you may receive a share of the fees you pay us as compensation for their services. You will be informed of the exact amount.

Composition of costs (The amounts in SEK are based on an investment of 100,000 SEK)

One-time costs for subscription or redemption		If you redeem after 1 year
Subscription costs	The fund management company currently does not charge any entry costs. According to the fund rules a maximum of 5% of the investment may be charged as an entry cost. However, the person selling you or advising you about this product may charge you other costs.	0 SEK
Redemption Costs	The fund management company currently does not charge any exit costs. According to the fund rules a maximum of 1% of the redeemed value may be charged as an exit cost. However, the person selling you or advising you about this product may charge you other costs.	0 SEK
Running costs		
Management fees and other administrative or operating costs	1.2 % of the value of your investment per year. This is an estimate based on actual costs over the past year.	1240 SEK
Transaction Costs	0.7 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the product's underlying investments. The actual amount will vary depending on how much we buy and sell.	750 SEK
Additional charges levied in special circumstances		
Performance-related fees	20% of the return exceeding the OMRX T-BILL index plus 4 percentage points, converted to daily returns. High watermark is applied. The actual cost will vary depending on the performance of your investment. This estimate of the aggregated performance fee is an average for the past five years.	460 SEK

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

Recommended Holding Period 5 years

The fund has no minimum holding period requirement but, since it invests in equities, it is suitable for a medium to long investment horizon. You should be prepared to save in the fund for at least 5 years. You normally have the option to sell your fund on any and all business days without any additional fee.

How can I complain?

If you wish to make a complaint about the fund, you can contact the person who advised you or sold you the product. You can also contact Atle Fund Management AB, by writing to info@atle.se, or Atle Fund Management AB, Riddargatan 23 A, 114 57 Stockholm.

Other relevant information

Information about the fund is available in the fund's prospectus, which is available on www.healthinvest.se, together with, among other things, the current version of this key information document, the fund's annual report, its half-yearly report, and information on costs for prior periods. Previous performance scenarios: Returns for the last 10 years are available here: www.healthinvest.se. Historical performance scenarios: Previously published results scenarios are available here: www.healthinvest.se.