

Dear Nordea Focus Fixed Income fund unitholder

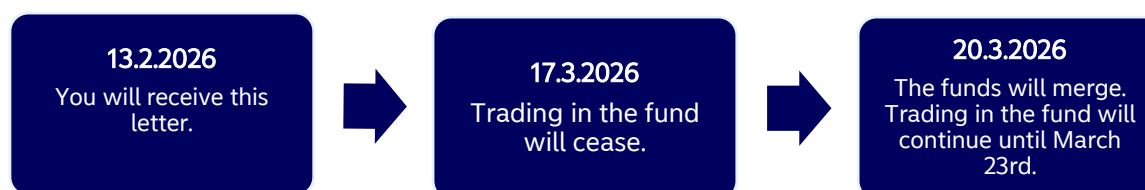
Thank you for choosing the Nordea Focus Fixed Income fund!

We would like to inform you about an upcoming change to your fund in this letter. Nordea Focus Fixed Income bond will merge with the Nordea Corporate Bond Fund.

Merger in a nutshell:

- The Nordea Focus Fixed Income Fund will be terminated as part of the merger.
- The assets and liabilities of the terminating fund will be transferred to the receiving Nordea Corporate Bond Fund.
- The purpose of the merger is to simplify the fund offering.
- You will own the Nordea Corporate Bond fund going forward.
- The merger will not incur any costs for the unit holder.
- The annual cost in the Nordea Focus Fixed Income fund is 0.60% and in the Nordea Corporate Bond fund 0.60%
 - The annual cost of the I-unit class in the Nordea Focus Fixed Income fund is 0.40% and in the Nordea Corporate Bond fund 0.40%
- The risk class of both the Nordea Focus Fixed Income fund and the Nordea Corporate Bond fund is 2/7
- Timo Hyllinen has served as portfolio manager of the Nordea Focus Fixed Income Fund. Jan Sørensen and Andreas Sparr serve as portfolio managers of the Nordea Corporate Bond fund.

Timeline



Does the merger require any action and what will happen to my regular savings plan?

The merger will take effect on 20 March 2026 and does not require any action from you. If you have a regular savings plan in the merging fund, it will be transferred to the receiving Nordea Corporate Bond fund. The Finnish Financial Supervisory Authority has approved the merger plan.

Why are the funds being merged?

We are actively developing our fund range, for example by combining identical or similar funds.

The funds now being merged are both fixed income funds whose objective is to provide investors with reasonable returns. The Nordea Focus Fixed Income fund invests primarily in European higher credit rating corporate and government bonds, while the Nordea Corporate Bond fund invests primarily in

high credit rating European corporate bonds. As a result of the merger, Focus Fixed Income unit holders will gain broader diversification in corporate bonds.

Both funds follow Nordea's responsible investment principles and do not, for example, invest in companies that have violated international norms or that have been involved in controversial business activities. Both funds also promote environmental and/or social characteristics in accordance with Article 8 of the EU SFDR regulation.

How does the merger affect you as a unit holder?

In the merger, the assets and any receivables of the Nordea Focus Fixed Income fund will be transferred to the Nordea Corporate Bond fund either in cash or as securities, and the units of your merging fund will be exchanged for units of the receiving fund. Going forward, you will own units in the Nordea Corporate Bond fund. The transfer of units does not result in taxable capital gains for unit holders. Therefore, the merger will not incur any costs for you if you are generally tax liable in Finland. You can also sell or exchange your fund units free of charge before the merger, in which case the sale or exchange will be treated as a taxable disposal.

Trading in fund units

You can trade in Nordea Focus Fixed Income fund units normally until 17 March 2026 at 4:30 PM (Finnish time). After this, the fund will be closed for trading. Once the funds have merged, buying and selling of units in the Nordea Corporate Bond fund will again be possible from 23 March 2026 onwards.

Any exceptions to the fund's trading days will be announced at nordeafunds.com/fi/poikkeukset-rahastojen-aukioloajoissa.

Do you have questions about the merger?

You can find information about the funds at www.nordea.fi/rahastot. We also ask you to review the attached key information document for the Nordea Corporate Bond fund. After the merger, you can request the custodian's and auditor's statements from our customer service.

Our Customer Service will be happy to help you Mon–Fri 8.00–18.00 in English. The easiest way to call us or chat with us is from the Help tab in the Nordea Mobile app. When you use the app, your identity is automatically verified. You can also call us directly on 0200 70 000 (local rates apply). You will be asked to verify your identity at the start of the call.

Kind regards,

Nordea Funds Ltd



Josefin Degerholm

Nordea

Customer letter
13.02.2026

CEO