Key Investor Information

This document provides you with 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.

Amerant Latin American Debt UCITS ETF (the Fund) – Distributing ETF Share Class

ISIN: IE000Y187J49

A sub-fund of HANetf ICAV. Managed by HANetf Management Limited (the **Manager**)

Objectives and Investment Policy

The fund aims to achieve income growth over the medium to long term.

The Fund will invest, in a manner consistent with the UCITS Regulations and Central Bank requirements, in a portfolio of fixed income securities of Latin American issuers which are listed or traded on a Regulated Market as set out in Appendix 1 of the Prospectus. Issuers will primarily be located in those countries of North, South and Central America where Spanish and Portuguese is spoken (Latin America).

The Fund will invest in a portfolio of fixed income securities comprising SEC registered and/or securities issued pursuant to Regulation S of the United State's Securities Act of 1993 (Regulation S Securities) issued in US dollars by corporates, sovereigns and quasi-sovereigns in Latin America. The Investment Manager will select the fixed income securities with a view to generating income, buying securities below fair value and avoiding defaults. The investment process is ultimately intended to provide steady investment income to investors.

The Fund may also invest in contingent convertible instruments (CoCo Bonds), also known as "CoCos". CoCos are a form of hybrid debt instrument intended to either convert into equity or have their principal partially or completely written off with the option of revaluation under certain circumstances. Such instruments may be senior and/or subordinated. Investment in, or exposure to, CoCos will be limited to 10% of the Fund's net assets.

Investment Policy: The Fund employs an active management investment approach in order to achieve its investment objective.

Dealing: Shares of the Fund ("**Shares**") are listed on one or more stock exchanges. Typically, only authorised participants (i.e. brokers) can purchase Shares from or sell Shares back to the Fund. Other investors can purchase and sell Shares on exchange on each day the relevant stock exchange is open.

Distribution policy: Income received by the Fund's investments will be distributed quarterly in respect of the Shares of this class.

Recommendation: This Fund may not be appropriate for short-term investment.
Currency: The base currency of the Fund is US Dollar.
For full investment objectives and policy details, please refer to the supplement to the prospectus for the Fund (the "**Supplement**").

Risk and Reward Profile

Lower risk — Typically lower rewards
Higher risk — Typically higher rewards

1	2	3	**4**	5	6	7

The categorisation above is not guaranteed to remain unchanged and may shift over time.
The lowest category (1) does not imply a risk-free investment.
The risk indicator was calculated incorporating simulated historical data and may not be a reliable indication of the future risk profile of the Fund.
The categorisation above (**4**) is due to the nature of the Fund's investments and risk associated with those investments, including:

- There is no assurance that any appreciation in the value of investments will occur, or that the investment objective of the Fund will be achieved.
- **High-Yield Fixed-Income securities risk:** High-yield fixed-income securities are fixed-income securities rated below investment grade as classified by any of Standard & Poor's, Moody's or Fitch rating agencies, or an internal rating determined by the Investment Manager. High-yield fixed-income securities are subject to additional risk factors, such as increased possibility of default, illiquidity of the security, and changes in value based on public perception of the issuer. These securities are generally considered speculative because they present a greater risk of loss, including default, than higher quality debt securities.
- **Coupon cancellation risk:** Coupon payments on some CoCo Bonds are entirely discretionary and may be cancelled by the issuer at any point, for any reason, and for any length of time. The discretionary cancellation of payments is not an event of default and there are no possibilities to require re-instatement of coupon payments or payment of any passed missed payments. Coupon payments may also be subject to approval by the issuer's regulator and may be suspended in the event there are insufficient distributable reserves.
- **CoCo Bond risk**: The Fund will invest in CoCos which are a form of hybrid debt security that are intended to either convert into equity or have their principal written down upon the occurrence of certain triggers. These triggers include but are not limited to: (i) an issuer failing to meet a specified minimum capital level; (ii) an issuer's regulator questioning the continued validity of the issuer as a going concern; (iii) an issuer's regulator stating that the security should be converted

or written down, partially or wholly; (iv) an issuer receiving specified levels of extraordinary public support.

- **Active management risk:** The Fund's assets will be actively managed by the Investment Manager who will have discretion (subject to the Fund's investment restrictions) to invest the Fund's assets in investments that it considers will enable the Fund to achieve its investment objective. There is no guarantee that the Fund's investment objective will be achieved based on the investments selected.

Risks not covered by the indicator, but which are materially relevant to the Fund include:

- **Liquidity on secondary market risk:** There can be no certainty that Shares can always be bought or sold on a stock exchange or that the market price will reflect the NAV of the Fund.

For a complete overview of all risks attached to this Fund, refer to the section entitled "Risk Factors" in the Supplement and the Prospectus.

Charges

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%*
Exit charge	0%*

Charges taken from the Fund over a year	
Ongoing charges	0.85%**

Charges taken from the Fund under certain specific conditions	
Performance fee	None

* Authorised participants dealing directly with the Fund may pay an entry charge up to a maximum of 5% and an exit charge up to a maximum of 3%. The Fund is currently not exercising its entitlement to apply entry and exit charges.

As the Fund is an ETF, secondary market investors will not typically be able to deal directly with HANetf ICAV. Investors buying Shares on exchange will do so at market prices which will reflect broker fees and/or transactions charges and bid-ask spreads.

* Authorised participants dealing directly with the Fund will pay related transaction costs.

* For Investors dealing directly with the Fund, switching between sub-funds may incur a maximum switching charge of 3%.

** The ongoing charges are paid to the Manager who is responsible for discharging from its fee the cost of operating the Fund. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another investment fund.

Please see "**General Charges and Expenses**" and "**Management Charges and Expenses**" sections of the Prospectus and "**Charges and Expenses**" and "**Key Information for Share Dealing**" sections of the Supplement for further information about charges.

Past Performance

- There is insufficient data to provide a useful indication of past performance to investors.

Practical Information

Investment Manager: Amerant Investments Inc

Depositary: J.P. Morgan SE - Dublin Branch.

Administrator: J.P. Morgan Administration Services (Ireland) Limited.

Further information: Copies of the Prospectus documentation and the latest financial statements are available free of charge from the Administrator. The Prospectus and financial statements are prepared for HANetf ICAV rather than separately for the Fund. Further information on the composition of the portfolio and information on the Index constituents is available at www.HANetf.com.

Remuneration Policy: Details of HANetf Management Limited remuneration policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding such remuneration/benefits, can be accessed from the following website: www.hanetf.com. A paper copy of these policy details is also available free of charge from HANetf Management Limited upon request.

Pricing information: The net asset value of the share class will be available during normal business hours every business day at the office of the Administrator and will be published daily on www.hanetf.com.

Switching: Switching of Shares between sub-funds of HANetf ICAV is not possible for investors who purchase shares on exchange. Switching may be available to authorised participants who deal directly with the Fund.

Segregated liability: The Fund is a sub-fund of HANetf ICAV, an umbrella Irish collective asset-management vehicle. Under Irish law the assets and liabilities of the Fund are segregated from other sub-funds within HANetf ICAV and the assets of the Fund will not be available to satisfy the liabilities of another fund of HANetf ICAV.

Taxation: HANetf ICAV is resident in Ireland for taxation purposes. Irish taxation legislation may impact on the personal tax position of an investor.

Liability statement: HANetf Management Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland.
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This key investor information is accurate as at 19.02.2026