

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.

CaixaBank Wealth Dependable Fund – E

a Sub-Fund and Class of CaixaBank Wealth SICAV (ISIN: LU1854482236)

CaixaBank Wealth SICAV is managed by Caixabank Asset Management Luxembourg S.A.

Objectives and investment policy

The investment objective of the Sub-Fund is to provide Shareholders with medium to long-term capital appreciation by investing in a dynamic and diversified portfolio of assets. The Sub-Fund aims to produce returns by investing in multiple asset classes including Money Market Instruments, equities, bonds and currencies and getting exposure to various assets such as commodities and real estate by investing through eligible ETFs, UCITS and other eligible UCIs pursuant to the UCITS directive.

The investment in fixed income securities includes investments in government bonds, credit bonds, emerging market bonds, high yield bonds and covered bonds.

The average credit rating of the bonds will be investment grade, but the Sub-Fund may invest up to 25% in high yield bonds, meaning a rating lower than investment grade.

For equity markets, the Sub-Fund may invest worldwide and without limitations about market capitalisation, sector or style. The Sub-Fund may invest without limitation in both developed and emerging markets.

The Sub-Fund will have a multi-asset and flexible portfolio that may change its exposure through asset classes and geographical areas depending on market conditions and the opportunities identified by the Investment Manager through its investment process. This investment process starts by a quantitative and qualitative assessment runs across different asset classes to get an output with an optimal diversification in accordance with a defined risk profile. Then the portfolio construction is performed with the selection of individual assets or UCITS.

The Sub-Fund has not a priori limitation about maximum or minimum investment percentage in any asset class except in equities in which the Sub-Fund may invest up to a maximum of 75% of its net assets. Shareholders will in any case be regularly informed of the composition of the portfolio by monthly reports.

The Sub-Fund may use Derivatives for the purpose of efficient portfolio management and hedging.

The Sub-Fund may also hold ancillary cash and bank deposits.

The Sub-Fund will not invest in asset backed securities, mortgage backed securities or contingent convertible instruments.

The Sub-fund pursues an actively-managed investment strategy.

The Sub-fund refers to the following Benchmark: 37,50% MSCI AC World EUR + 37,50% ML EMU Large Cap Investment Grade 1-3 Year Index + 25,00% ICE BofA €STR Overnight Rate Index (the "Benchmark").

The Benchmark is solely used as a reference to compare the performance of the Sub-Fund, and the Investment Manager does not intend to track it or to limit the Sub-Fund's portfolio to the constituents of the Benchmark. There are no restrictions on the extent to which the Sub-Fund's portfolio and performance may deviate from the ones of the Benchmark.

Investors may repurchase their shares in the Sub-Fund on each Business Day in Luxembourg.

The base currency of the Sub-Fund is the EUR.

CaixaBank Wealth Dependable Fund – E shares are nondistributing: any income generated by the Sub-Fund is reinvested to grow the value of shares.

The investments underlying the Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities which are determined by the Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, as amended from time to time.

Recommendation: this Sub-Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and reward profile

← Typically lower reward			Typically higher reward →			
← lower risk			higher risk →			
1	2	3	4	5	6	7

This indicator is based on simulated historical data which may not be a reliable indication of the future risk profile of such Class. The categorisation of the Class in the scale is not guaranteed to remain unchanged and may shift over

time. The lowest category does not mean a risk-free investment.

Why this category? The fund is in this category because of the risk that the fund has assumed and as it invests in a range of assets with different levels of risk.

The Class is also subject to:

Credit risk: This is the risk that the issuer of fixed income securities cannot pay the principal or interest.

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Liquidity risk: This is the risk that some securities may not be sold at normal price and timely conditions on a market.

Risk of financial derivative instruments: The use of these instruments may cause high volatility of the net asset value of the Class. These instruments may create a

leverage effect and may also be dealt over-the-counter (*i. e.* not through a clearing chamber). Risk hedging by using these instruments may not be perfect.

Charges

One-off charges taken before or after you invest	
Entry charge	5%
Exit charge	0%
This is the maximum that might be taken out of your money before it is invested. The actual amount to be charged can be found to your financial adviser or distributor.	
Charges taken from the fund over each year	
Ongoing charges	0.79%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The ongoing charges figure is an estimate as this Class does not have sufficient track record. This figure may vary from year to year.

The charges you will pay are used to pay the costs of running the fund, including the costs of marketing and distributing the fund and such charges reduce the potential growth of the investment. More detailed information on charges can be found in section "Expenses, Fees and Costs" of the prospectus of CaixaBank Wealth SICAV.

Past Performance

The Class E came into existence in 2019. There is insufficient data to provide a useful indication of past performance to investors.

Practical Information

The depositary of the UCITS is BNP Paribas Securities Services, Luxembourg Branch.

Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information are available in English at the registered office of the fund, 60, avenue J.F. Kennedy, L-1855 Luxembourg and on the following website <https://www.caixabankamlux.com/>.

This Key Investor Information Document is available in English and Spanish.

The latest price for the shares is available at the registered office of the fund, 60, avenue J.F. Kennedy, L-1855 Luxembourg.

Prospective investors should inform themselves as to the tax consequences in Luxembourg and within the countries of their residence and domicile for the acquisition, holding or disposal of units in the fund.

The fund is an umbrella fund offering several Sub-Funds whose assets and liabilities are legally segregated

between each other. Such document only describes the Class E of the CaixaBank Wealth Dependable Fund. Other classes are also available within this Sub-Fund. Further information on such Classes is available in the prospectus of CaixaBank Wealth SICAV.

Conversion in and out between Sub-Funds/Classes of shares within CaixaBank Wealth SICAV is allowed.

Caixabank Asset Management Luxembourg S.A. 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 for the SICAV.

Remuneration Policy: The details of the up-to-date remuneration policy of Caixabank Asset Management Luxembourg S.A. are available on <https://www.caixabankamlux.com/>, a paper copy will be made available free of charge upon request.

The fund is authorised in Luxembourg and regulated by the *Commission de Surveillance du Secteur Financier*. Caixabank Asset Management Luxembourg S.A. is authorised in Luxembourg and regulated by the *Commission de Surveillance du Secteur Financier*.

This key investor information is accurate as at 18/02/2022.