

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 Investo Fund – E

a Sub-Fund and Class of CaixaBank Wealth SICAV (ISIN: LU2091566013)

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 or other eligible UCIs pursuant to the UCITS directive.

Moreover, the investments will be managed by the Investment Manager in line with the principles of the Roman Catholic Church as stated in the guidelines of The United States Conference of Catholic Bishops ("USCCB") held in November 12, 2003

<http://www.usccb.org/about/financial-reporting/socially-responsible-investment-guidelines.cfm>, focused on:

- excluding investments associated with the arms industry;
- excluding investments associated with sectors such as tobacco production, gambling or animal testing for cosmetics;
- promoting human dignity by excluding, among others, sectors involved in pornographic products, companies involved in the exploitation of children and any other sector/company involved in the violation of human rights;
- protecting human life by investing in companies that support this principle, which will exclude, among others, any company whose activities relates to practices of abortion; and
- pursuing economic justice, therefore excluding, for example, any companies that exploit third world countries.

Companies which derive more than 10% of their annual turnover from the excluded activities listed above will be excluded from investments made by the Sub-Fund. Companies, which derive less than 10% of their annual income from the excluded activities, may be considered for investment by the Investment Manager, in accordance with the Sub-Fund's investment policy. If the Sub-Fund has made investments in a company of which 10% or more of the turnover is derived from the excluded activities, the Sub-Fund will disinvest from such company as soon as possible in the best interests of Shareholders.

The investment in fixed income securities includes investments in government bonds, credit bonds, emerging market bonds, high yield bonds and covered bonds. 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 may also invest up to a maximum of 10% of its net assets in eligible ETFs, UCITS or other eligible UCIs pursuant to the UCITS directive, including those sponsored by the CaixaBank's group, provided they are consistent with the investment objective of the Sub-Fund.

Notwithstanding the above, the Sub-Fund has not a priori limitation about maximum or minimum investment percentage in any asset class and the Sub-Fund could invest close to its total portfolio in equities or fixed income markets. 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, hedging and for implementing investment strategies which aim to achieve the Sub-Fund's investment objective. Therefore the Sub-Fund may invest in Derivatives in the form of futures and options traded in official markets such as, but not limited to, EUREX, CMT, CBOT and MEFF.

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 is managed by Caixabank Asset Management S.G.I.I.C., S.A.U. on a discretionary basis with no reference to particular 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 Investo Fund – E shares are non-distributing: any income generated by the Sub-Fund is reinvested to grow the value of shares.

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.

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

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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	up to 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	1.22%
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 2020. 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.caixabankassetmanagement.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 Investo 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., including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on <https://www.caixabankassetmanagement.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*.

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This key investor information is accurate as at 13/01/2020.