

Sabadell Horizonte 10 2025, FI

Expectations in your investment



Offers you a non-guaranteed return profitability objective of **2.50% APR** in two years

Sabadell Horizonte 10 2025, FI is an investment fund with a non-guaranteed objective of recovering 100% of your initial investment plus a return profitability of 2.50% APR on 31 October 2025.

How will I obtain the non-guaranteed return profitability of the Fund?

- **On 31 October 2024**, you will receive the lump sum in respect of **a mandatory redemption of 2.50%** on your initial investment, once it has been adjusted for possible redemptions or voluntary transfers you may have made.
- **On 31 October 2025**, the non-guaranteed target is to recover **100% of the initial investment** (valued on 13 October 2023) plus an **additional revaluation to obtain the 2.50% APR**.

It is important that you be aware that the estimated non-guaranteed profitability of the return is for units subscribed until 13 October 2023 and that are maintained until 31 October 2025, adjusted for possible redemptions and/or voluntary transfers. THE ESTIMATED PROFITABILITY OF THE RETURN IS NOT GUARANTEED, the one finally achieved by the Fund could differ as a result of changes that may occur in the assets held in the portfolio or the market evolution of interest rates and the credit of the issuers.

What assets does this Fund invest in?

Sabadell Horizonte 10 2025, FI will invest:

At least 75% of its assets in public debt, issued or guaranteed by EU States, by autonomous communities, by local entities and by international/supranational organisations of which Spain is a member.

The rest will be invested in private fixed income, money market instruments, deposits, up to 10% in other Collective Investment Institutions (CIIs) and in liquidity.

All the tax advantages offered by investment funds

- If you invest in Sabadell Horizonte 10 2025, you will benefit from the tax advantages of investment funds if you are an individual natural person resident in Spain.
- In accordance with current tax law, investment funds are not taxed until they are disinvested, so if you are a natural person resident in Spain and you transfer the accumulated capital to another investment fund, you will not have to pay tax.

Features of Sabadell Horizonte 10 2025, FI

Minimum initial investment	€200.
Initial marketing period	Until 13 October 2023, inclusive.
Time horizon	2 years, 31 October 2025.
Annual management fee (applicable to assets)	0.545 % from 14 October 2023, inclusive.
Annual depository fee (applicable to assets)	0.055 % from 14 October 2023, inclusive.
Subscription fee (applicable to the amount subscribed)	5 % from 14 October 2023 to 30 October 2025, both inclusive.
Redemption fee (applicable to the reimbursed amount)	<p>2 % from 6 October 2023 to 30 October 2025, both inclusive, excluding mandatory redemptions and liquidity windows.</p> <p>The liquidity windows, i.e., the dates on which you can redeem or transfer shares of the fund without redemption fees, will be the 20th day of every three months or the next working day if one of these is not a working day. For example, from 20 January 2024 to 20 July 2025, both inclusive. You must place the order at least five working days before the liquidity window, and the net asset value for that day will be applied.</p>

ANY REFUND MADE PRIOR TO 31/10/2025 WILL ENTAIL A REFUND FEE OF 2 %, UNLESS ORDERED ON ONE OF THE SEVEN SPECIFICALLY SCHEDULED DATES.

Note the following

- If you envisage that **you will need to disinvest before the recommended time horizon**, it is not right for you.
- The value of your investment is subject to **market fluctuations**. Redemption or transfer of units before 31 October 2025 will mean that the value of the initial investment is not guaranteed for the part redeemed or transferred. Therefore, the **net asset value as at the date of application** and, where applicable, the redemption fee shall apply.
- The Fund does not guarantee the profitability of the return nor the initial investment, so the investor may incur losses. The payment that will be made on 31 October 2024, is a redemption of your investment, that is, it does not form part of the yield obtained by the Fund. The Fund may be making losses even if you receive the payment. Fixed income investments made by the Fund will incur losses if interest rates rise, so redemptions made before the maturity of the guarantee may result in losses to the investor.
- The Fund's profitability objective does not protect investors from the impact of inflation during the period until maturity, so the real profitability return, i.e. net of inflation, may be less or even negative.
- In the Fund prospectus, you will find detailed information on the risks associated with the investment.

More important information for you

Sabadell Horizonte 10 2025, FI is registered with the CNMV under number 5791.

The fund prospectus, key information document and periodic Fund reports can be obtained in Spanish at Banco Sabadell branches or at sabadellassetmanagement.com.

This is a NON-COMPLEX MiFID product.

The management company is Sabadell Asset Management, S.A., S.G.I.I.C. S.U, with CNMV registry no. 58, and the depository agent is BNP Paribas S.A., Sucursal en España, with CNMV registry no. 240.

You can sign up for Sabadell Horizonte 10 2025, FI until 13 October 2023.

Can we help you?

If you have any questions, make an appointment and get information with no obligation at our branches, with your manager, or by visiting our website bancosabadell.com. And if you wish to transfer your investment funds from another financial institution, we will handle the arrangements.

We look forward to seeing you!

