

Product

SABADELL EMERGENTE MIXTO FLEXIBLE, F.I. - BASE

ES0105142030 - Currency: EUR

This Fund is authorised in Spain.

Management Company: SABADELL ASSET MANAGEMENT, S.A., S.G.I.I.C., S.U. (hereafter: "we"), a member of the Amundi Group of companies, is authorised in Spain and regulated by the National Securities Market Commission.

The CNMV is responsible for supervising SABADELL ASSET MANAGEMENT, S.A., S.G.I.I.C., S.U. in relation to this Key Information Document. For more information, please refer to www.sabadellassetmanagement.com or call +34936410160.

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KEY
INFORMATION
DOCUMENT

What is this product?

Type: Units of SABADELL EMERGENTE MIXTO FLEXIBLE, F.I., an Undertaking for Collective Investments in Transferable Securities (UCITS), established as an FCP.

Term: The term of the Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

Objectives:

The Fund belongs to the category:

Investment Fund. BALANCED - INTERNATIONAL EQUITIES TILTED

This Fund promotes environmental or social characteristics (art. 8 Regulation (EU) 2019/2088).

Investment objective:

Management takes as reference the return of the 70% Bloomberg Emerging Markets Hard Currency Aggregate and 30% MSCI Emerging Markets Net Total Return composite index. This index is used for informational or comparative purposes only as an indicator to assess the performance of the Fund. The Fund aims to achieve long-term capital appreciation and, in particular, aims to outperform the benchmark over the recommended holding period.

Investment policy:

The Fund will invest mainly in fixed-income, public and private, and variable-income assets, with no capitalization limit, of entities domiciled or with substantial business in emerging countries and/or that are traded on organized markets in those countries, and may form part of stock and fixed income indices representative of those economies, which include states in Latin America, Asia, Eastern Europe and Africa.

Under normal conditions, exposure to equities will be 30%, ranging from 10% to 50% depending on stock market expectations.

Regarding investment in fixed income, there will be no credit rating predetermination and the financial duration will be between 0 and 15 years. It will be possible to invest in assets denominated in local currencies of emerging countries. Exposure to currency risk will not have a defined limit and may exceed 30%.

The Fund invests taking into account not only economic and financial aspects but also the ESG dimension, applying the ESG methodology developed by Amundi. It has, in addition to its financial objectives, the objective of obtaining an average ESG rating of its portfolio above the level of the ESG rating of its benchmark.

It will be able to invest in UCITS up to 10% including those of the group and in money market instruments and unlimited deposits.

Investing in small capitalization or low credit quality may adversely affect the liquidity of the Fund. More than 35% of the assets may be invested in securities issued or guaranteed by an EU State, an Autonomous Community, a Local Entity, International Organizations of which Spain is a member and States with solvency not less than that of Spain. The IIC

diversifies investments in the aforementioned assets in at least six different issues. The investment in securities of the same issue does not exceed 30% of the IIC's assets.

It may operate with derivatives traded on organized derivatives markets for hedging and investment purposes and not traded on organized derivatives markets for hedging and investment purposes. This operation involves risks due to the possibility that the coverage is not perfect, due to the leverage involved and the non-existence of a clearing house. The maximum degree of exposure to market risk through derivative financial instruments is the amount of net assets.

Up to a maximum of 10% of the assets may be invested in assets that could introduce greater risk than the rest of the investments as a result of their characteristics, among others, liquidity, type of issuer or degree of investor protection.

This Fund can invest up to 90% in fixed income issues of low credit quality, therefore it has a high credit risk.

Information on the environmental or social characteristics promoted by the Fund is attached as an annex to the full prospectus.

Every six months, there is a reclassification of units between the BASE/PLUS/PREMIER class units for Spanish resident natural persons that may involve the transfer from the previous class to reclassification, to a more or less favorable class, depending on the subscribed/maintained position and the minimum initial investment/to be maintained in each class of unit (see prospectus).

Intended Retail Investor: This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds seeking to increase the value of their investment over the recommended holding period and who are prepared to take on a high level of risk to their original capital.

Redemption and Dealing: Units may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the SABADELL EMERGENTE MIXTO FLEXIBLE, F.I. prospectus.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

More Information: You may get further information about the Fund, including the prospectus, and financial reports which are available at and free of charge on request from: SABADELL ASSET MANAGEMENT, S.A., S.G.I.I.C., S.U. at Paseo de la Castellana 1. Madrid 28046. Spain.. The Net Asset Value of the Fund is available on www.sabadellassetmanagement.com.

Depository: BNP Paribas S.A., Sucursal en España.

What are the risks and what could I get in return?

RISK INDICATOR



Lower Risk

Higher Risk



The risk indicator assumes you keep the product for > 6 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movement in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely impact our capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the SABADELL EMERGENTE MIXTO FLEXIBLE, F.I. prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund over the last > 6 years plus 5 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Recommended holding period : > 6 years Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	> 6 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	What you might get back after costs	€4,360	€5,670
	Average return each year	-56.4%	-9.0%
Unfavourable Scenario	What you might get back after costs	€8,760	€8,890
	Average return each year	-12.4%	-1.9%
Moderate Scenario	What you might get back after costs	€10,100	€12,140
	Average return each year	1.0%	3.3%
Favourable Scenario	What you might get back after costs	€12,920	€14,670
	Average return each year	29.2%	6.6%

The figures shown include all the costs of the product itself, but may or may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

This type of scenario occurred for an investment using a suitable proxy.

Favourable scenario: this type of scenario occurred for an investment between 31/01/2014 and 31/01/2020.

Moderate scenario: this type of scenario occurred for an investment between 31/10/2015 and 31/10/2021

Unfavourable scenario: this type of scenario occurred for an investment between 30/06/2021 and 28/06/2023 .

What happens if SABADELL ASSET MANAGEMENT, S.A., S.G.I.I.C., S.U. is unable to pay out?

The assets of the Fund do not belong to the assets of the Fund Manager, the assets of the Fund are in the custody of the Custodian bank. The Fund is not responsible for the obligations of either the Fund Manager or other investment funds managed by the Fund Manager. The Fund makes securities investments, payment restrictions on organizations issuing securities or their insolvency affect the Fund's assets and the Fund's payment obligations to unit holders. The price of investment units issued to the Fund is not covered by the guarantee of the Investor Protection Fund (BEVA) or the National Deposit Insurance Fund (OBA). The BEVA guarantee is only available to the investor in the case of the liquidation of the BEVA member securities account manager that registers the investment units.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

COSTS OVER TIME

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	> 6 years*
Total Costs	€215	€1,649
Annual Cost Impact**	2.1%	2.2%

* Recommended holding period.

** This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.50% before costs and 3.28% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (0.00% of amount invested / 0 EUR). This person will inform you of the actual distribution fee.

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.07% of the value of your investment per year. This percentage is based on actual costs over the last year.	207.00 EUR
Transaction costs	0.08% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	7.57 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0.00 EUR

How long should I hold it and can I take money out early?

Recommended holding period: > 6 years is based on our assessment of the risk and reward characteristics and costs of the Fund.

This product is designed for medium-term investment; you should be prepared to stay invested for at least 6 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Orders to redeem shares must be received before 05:30 PM Spain time on the Valuation Day. Please refer to the SABADELL EMERGENTE MIXTO FLEXIBLE, F.I. Prospectus for further details regarding redemptions.

How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on +34936410160
- Mail Sabadell Asset Management at Paseo de la Castellana 1. Madrid 28046. Spain
- E-mail to sabadellassetmanagement@sabadellassetmanagement.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.sabadellassetmanagement.com/.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain. After one month, if the client does not receive a reply or if he disagrees, he can submit a claim to the CMNV on the website: www.cnmv.es.

Other Relevant Information

You may find the prospectus, statutes, notices to investors, financial reports, and further information documents relating to the Fund on our website www.sabadellassetmanagement.com. You may also request a copy of such documents at the registered office of the Management Company. Detailed and updated remuneration policy of the Company can be consulted on their website and obtained on paper free of charge upon request. The Company will only be held responsible or liable for any information on this document being misleading, inaccurate or inconsistent with the Prospectus.

Past performance: You can download the past performance of the Fund over the last 10 years at www.sabadellassetmanagement.com/.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.sabadellassetmanagement.com.