

## Product

# SABADELL INVERSIÓN ÉTICA Y SOLIDARIA, F.I. - EMPRESA

ES0182543043 - 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](http://www.sabadellassetmanagement.com) or call +34936410160.*

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KEY  
INFORMATION  
DOCUMENT

## What is this product?

**Type:** Units of SABADELL INVERSIÓN ÉTICA Y SOLIDARIA, F.I., 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 - EURO BONDS TILTED.

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

#### Investment Objective:

The management takes as a reference the profitability of the index formed from the average revaluation achieved by the Investment Funds belonging to the category "Mixed Fixed Income Europe" according to establishes, at each time, the economic daily *Expansión*.

#### Investment Policy:

All positions of the Fund, including Investment Funds, are selected in accordance with its ethical ideal which, in the opinion of the Company, is in accordance with the Social Doctrine of the Holy Apostolic and Roman Catholic Church and whose criteria appear in the prospectus. The Ethics Committee, in its operating rules, determines the criteria applicable in determining the Fund's investment universe and will be responsible for overseeing compliance by the Company of the criteria to follow in the investment process and which confirm the aforementioned ethical ideology. The Fund invests in assets traded in Western Europe, mainly, and in other markets such as the US, Japan or a maximum of 15% in emerging countries. Under normal conditions the equity exposure will be 20% (minimum 0% and maximum 30%) with no capitalization limit. The rest will be invested in euro-denominated public and private fixed income. There will be no predetermination as to the credit rating granted by the various agencies specializing in the selection of fixed income investments. Under normal conditions the aggregate financial duration will be a maximum of 3 years.

Equities issued by entities based outside the euro area plus exposure to foreign exchange risk will not exceed 30%.

A maximum of 10% may be invested in Investment Funds that are suitable assets including those managed by this Company and in unlimited non-traded money market deposits and instruments with the same rating requirements.

More than 35% of the equity 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 a solvency not lower than that of Spain.

It may operate with derivatives traded on organized derivative markets for hedging and investment purposes and not traded on organized derivatives markets for hedging and investment purposes.

It may invest up to a maximum of 10% in assets that could introduce higher risk than the rest of the investments, among others, by their liquidity, type of issuer or degree of investor protection.

This Fund can invest up to 100% in fixed-income issuances of low credit quality that may involve high credit risk.

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).

This class of units is excluded from the automatic reclassification process.

**Group of investors to whom it is addressed:** This class of units address exclusively to legal persons, mainly large companies.

**Intended Retail Investor:** This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds 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 INVERSIÓN ÉTICA Y SOLIDARIA, F.I. prospectus.

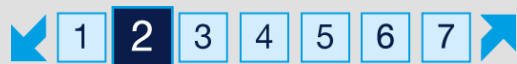
**Distribution Policy:** As this is a non-distributing unit class, investment income is reinvested.

**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](http://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 > 4 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to 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 INVERSIÓN ÉTICA Y SOLIDARIA, 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 > 4 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 : 4 year(s) Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	4 year(s)
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress Scenario</b>	<b>What you might get back after costs</b>	€7,790	€8,330
	Average return each year	-22.1%	-4.5%
<b>Unfavourable Scenario</b>	<b>What you might get back after costs</b>	€9,180	€9,380
	Average return each year	-8.2%	-1.6%
<b>Moderate Scenario</b>	<b>What you might get back after costs</b>	€10,010	€10,090
	Average return each year	0.1%	0.2%
<b>Favourable Scenario</b>	<b>What you might get back after costs</b>	€10,640	€11,200
	Average return each year	6.4%	2.9%

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.

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

The assets and liabilities of the Fund are segregated from those of other funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

## 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	*
<b>Total Costs</b>	€112	€459
<b>Annual Cost Impact**</b>	1.1%	1.1%

\* 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 1.34% before costs and 0.22% 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
<b>Entry costs</b>	We do not charge an entry fee for this product.	0 EUR
<b>Exit costs</b>	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		
<b>Management fees and other administrative or operating costs</b>	1.06% of the value of your investment per year. This percentage is based on actual costs over the last year.	106 EUR
<b>Transaction costs</b>	0.06% 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.	6 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	0 EUR

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

**Recommended holding period:** > 4 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 4 years. You can redeem your investment at any time, or hold the investment longer.

**Order Schedule:** Orders to buy and/or sell (redeem) shares received and accepted by 05:30 PM on any Spain business day are ordinarily processed on the same day (using the valuation of that day).

You may exchange units of the Sub-Fund for units of other sub-funds of SABADELL INVERSIÓN ÉTICA Y SOLIDARIA, F.I. in accordance with the SABADELL INVERSIÓN ÉTICA Y SOLIDARIA, F.I. prospectus.

## 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](mailto: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/](http://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](http://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](http://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/](http://www.sabadellassetmanagement.com/).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.sabadellassetmanagement.com](http://www.sabadellassetmanagement.com).