

## INVESTMENT POLICY

The Fund invests in fixed income and equity assets traded mainly in OECD countries, without ruling out other markets. Under normal conditions, investment in the stock market is 25%, between 0% and 40%, with no capitalization limit. The rest is invested in public and private fixed income without credit rating predetermination. The Fund makes compulsory redemptions of units, on a quarterly basis, to the participants who are as of 31 January, 30 April, 31 July and 31 October. The current reimbursement rate is 3.50% per annum (0.875% quarterly). The selection of securities takes into account not only economic and financial aspects but also extra-financial criteria of sustainable investment, environmental, applying the ESG methodology developed by Amundi. Further description of the investment policy can be found in the key information document (PRIIPs KID), which is available at [sabadellassetmanagement.com](https://www.sabadellassetmanagement.com).

## UNIT CLASS PERFORMANCE (NET ASSET VALUE)



The Fund is actively managed and not against a benchmark index.

## FUND FACTS

|                                       |                                                     |
|---------------------------------------|-----------------------------------------------------|
| <b>Category</b>                       | BALANCED                                            |
| <b>Asset allocation guideline</b>     | 75% in fixed income + 25% in international equities |
| <b>Recommended investment term</b>    | 3 years                                             |
| <b>Date of incorporation</b>          | 28/09/2018                                          |
| <b>Asset base</b>                     | 195,204,228.06                                      |
| <b>Reference currency</b>             | EUR                                                 |
| <b>CNMV registration number</b>       | 05317                                               |
| <b>Quarterly redemptions plan (*)</b> | 0.875% of the investment value                      |

(\*) According to the Fund's prospectus information.

## CLASS FACTS

|                           |              |
|---------------------------|--------------|
| <b>Management fees</b>    | 0.70%        |
| <b>Minimum investment</b> | 1,000,000 €  |
| <b>ISIN</b>               | ES0182544033 |
| <b>Date of creation</b>   | 16/11/2018   |
| <b>Depository fees</b>    | 0.05%        |

## PORTFOLIO STRUCTURE AT REPORTING DATE (SUBJECT TO CHANGE)

|                           |      |
|---------------------------|------|
| <b>Number of holdings</b> | 953  |
| <b>Duration in years</b>  | 3.31 |

### Top ten holdings

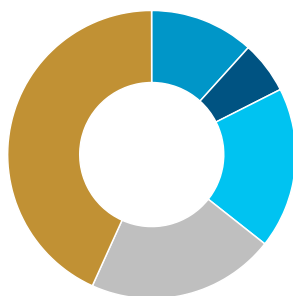
|                                           |       |
|-------------------------------------------|-------|
| OB.BTPS 5% 08/39                          | 1.46% |
| OB.BTPS 4% 10/31 8Y                       | 1.09% |
| OB.BTPS 3.25% 07/32 7Y                    | 1.02% |
| OB.US TSY 6.125% 08/29                    | 0.98% |
| OB.US TSY 6.75% 08/26                     | 0.93% |
| AC.NVIDIA CORP                            | 1.02% |
| AC.MICROSOFT CORP                         | 0.86% |
| AC.APPLE INC                              | 0.74% |
| AC.AMAZON.COM INC                         | 0.58% |
| ETF.AMUNDI MSCI INDIA UCITS ETF - EUR (C) | 0.39% |

Reference to portfolio holdings should not be considered as a recommendation to buy or sell any security and securities are subject to risk.

**Fixed Income:** 69.93%

### Duration allocation

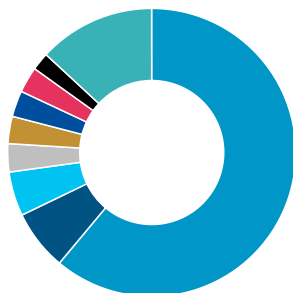
- Up to 6 months: 11.69%
- From 6 months to 1 year: 5.86%
- 1 year to 3 years: 18.10%
- 3 years to 5 years: 21.12%
- More than 5 years: 43.23%



**Equity:** 30.07%

### Geographical allocation

- United States: 61.09%
- Japan: 6.77%
- China: 4.97%
- Germany: 3.17%
- United Kingdom: 3.06%
- Taiwan: 2.92%
- France: 2.92%
- Australia: 1.99%
- Other countries: 13.11%



## PERFORMANCE

|                           |        |
|---------------------------|--------|
| <b>Annualised returns</b> |        |
| 2015                      | -      |
| 2016                      | -      |
| 2017                      | -      |
| 2018                      | -      |
| 2019                      | 5.35%  |
| 2020                      | -0.01% |
| 2021                      | 5.43%  |
| 2022                      | -9.40% |
| 2023                      | 5.39%  |
| 2024                      | 6.30%  |

### Cumulative returns

|                  |       |
|------------------|-------|
| <b>YTD</b>       | 2.16% |
| <b>1 Month</b>   | 1.36% |
| <b>3 Months</b>  | 3.73% |
| <b>6 Months</b>  | 0.78% |
| <b>12 Months</b> | 4.21% |

Past performance is not a reliable indicator of future performance.

## RISK & REWARD STATISTICS (Last 36 months)

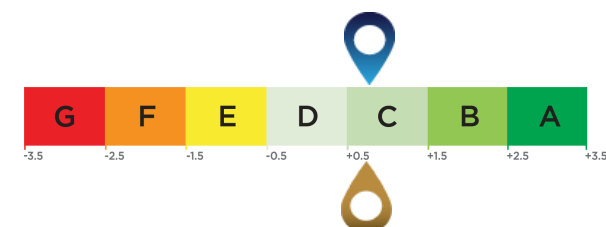
|                                      |        |
|--------------------------------------|--------|
| <b>Return</b>                        |        |
| <b>% Months with positive return</b> | 58.33% |
| <b>Best monthly return</b>           | 2.71%  |
| <b>Worst monthly return</b>          | -3.90% |
| <b>Risk</b>                          |        |
| <b>Fund volatility</b>               | 5.09%  |
| <b>Sharpe Ratio</b>                  | -0.09  |

**Risk Indicator** 1 2 3 4 5 6 7  
The risk indicator represents the risk and return profile as presented in the KID. The lower risk level does not imply no risk. The risk indicator is not guaranteed and may change over time. Detailed information on the Fund's risks can be found in its prospectus.

## AVERAGE ESG RATING (source : Amundi)

Environmental, social and governance rating

**ESG Investment Universe:** 9% BLOOMBERG EURO HY BB RATING ONLY + 66% BLOOMBERG EURO AGGREGATE 3-5 YEARS (E) + 25% MSCI ACWI



**Investment Portfolio Score:** 0.76

**ESG Investment Universe Score<sup>1</sup>:** 0.71

## ESG Terminology

### ESG criteria

The criteria are extra-financial criteria used to assess the Environmental, Social and Governance practices of companies, states or local authorities:

“E” for Environment (energy and gas consumption levels, water and waste management, etc.).

“S” for Social/Society (respect for human rights, health and safety in the workplace, etc.).

“G” for Governance (independence of board of directors, respect for shareholders' rights, etc.).

### ESG Rating

**The issuer's ESG rating:** each issuer is assessed on the basis of ESG criteria and obtains a quantitative score, the scale of which is based on the sector average. The score is translated into a rating on a scale from A (highest rating) to G (lowest rating). The Amundi methodology provides for a comprehensive, standardised and systematic analysis of issuers across all investment regions and asset classes (equities, bonds, etc.).

**ESG rating of the investment universe and the portfolio:** the portfolio and the investment universe are given an ESG score and an ESG rating (from A to G). The ESG score corresponds to the weighted average of the issuers' scores, calculated according to their relative weighting in the investment universe or in the portfolio, excluding liquid assets and non-rated issuers.

### Amundi ESG Mainstreaming

In addition to complying with Amundi Responsible Investment Policy<sup>4</sup>, Amundi ESG Mainstreaming portfolios have an ESG performance objective that aims to achieve a portfolio ESG score above the ESG score of their ESG Investment universe.

<sup>1</sup> The investment universe reference is defined by either the fund's reference indicator or an index representative of the ESG-related investable universe.

<sup>2</sup> Percentage of securities with an Amundi ESG rating out of the total portfolio (measured in weight).

<sup>3</sup> Percentage of securities for which an ESG rating methodology is applicable out of total portfolio (measured in weight).

<sup>4</sup> The updated document is available at <https://www.amundi.com/int/ESG>.

## Sustainability Level (source : Morningstar)



The sustainability level is a rating produced by Morningstar that aims to independently measure the level of responsibility of a fund based on the values in the portfolio. The rating ranges from very low (1 Globe) to very high (5 Globes).

Source: Morningstar © Sustainability Score - based on the corporate ESG risk analysis offered by Sustainalytics and used in the calculation of Morningstar's sustainability rating. © 2025 Morningstar. All rights reserved. Information, data, analysis and opinions ("Information") contained herein (1) include information owned by Morningstar; (2) may not be copied or redistributed; (3) do not constitute investment advice; (4) are provided for information purposes only; (5) are not guaranteed to be complete, accurate or timely; and (6) may be extracted from fund data published at various dates. Morningstar is not responsible for any business decisions, damages or other losses related to the Information or its use. Verify all the Information before using it and do not make any investment decisions without the advice of a professional financial advisor. Past returns do not guarantee future results. The value and investment income can both fall and rise.

This Fund promotes environmental or social characteristics (Article 8 of Regulation (EU) 2019/2088) but does not aim at sustainable investment. The decision of the investor to invest in the Fund should take into account all the characteristics or objectives of the Fund. There is no guarantee that ESG considerations will improve the Fund's investment strategy or performance. Information on sustainability aspects can be found in the Sustainability Annex of the Fund's prospectus, in the Global Responsible Investment Policy and in the Sustainable Finance Statement, available at [sabadellassetmanagement.com](https://www.sabadellassetmanagement.com).

## Important Information

This is a commercial communication. Please refer to the prospectus and Key Information Document before making any final investment decision.

This material is intended for retail customers.

This material contains information on Investment Funds constituted in Spain (the "Funds"), supervised and authorized for distribution by the National Securities Market Commission (CNMV). The management company of the Funds is Sabadell Asset Management, S.A., S.G.I.I.C., S.U. (hereinafter "Sabadell Asset Management"), registered with the CNMV under number 58 and with registered office at Paseo de la Castellana number 1, 28046 Madrid.

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Information on sustainability issues can be found in the Amundi Responsible Investment Policy or the Amundi Sustainable Finance Statement available at: <https://about.amundi.com/Metanav-Footer/Footer/Quick-Links/Legal-documentation> and in the Sustainability Annex of the respective Fund prospectuses available at [sabadellassetmanagement.com](https://sabadellassetmanagement.com).

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