

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

CaixaBank Wealth Investo Fund (the "Sub-Fund") Class E (the "Shares" or the "PRIIP") CaixaBank Wealth SICAV (the "Fund") ISIN: LU2091566013

PRIIP Manufacturer: CaixaBank Asset Management Luxembourg S.A.

Address: 46b, avenue J.F. Kennedy L-1855 Luxembourg, Luxembourg

Website: <https://www.caixabankamlux.com/>

Call (+352) 20 60 13 83 20 for more information.

The Commission de Surveillance du Secteur Financier ("CSSF") is responsible for supervising CaixaBank Asset Management Luxembourg S.A. in relation to this Key Information Document. This PRIIP is authorised in Luxembourg and supervised by the CSSF. CaixaBank Asset Management Luxembourg S.A. is authorised in Luxembourg and regulated by the CSSF. CaixaBank Asset Management Luxembourg S.A. forms part of CaixaBank Group.

This Key Information Document is accurate as at 05/02/2025

WHAT IS THIS PRODUCT?

Type

The Shares are a class of shares in CaixaBank Wealth Investo Fund, a sub-fund of CaixaBank Wealth SICAV. The Fund is organised as a public limited company (*société anonyme*) governed by the Luxembourg law of 10 August 1915 concerning commercial companies, as amended (the "1915 Law") and is an investment company with variable capital (*société d'investissement à capital variable*). The Fund qualifies as an undertaking for collective investment in transferable securities (UCITS) within the meaning of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment (the "2010 Law"). The Fund has appointed CaixaBank Asset Management Luxembourg S.A. as its management company (the "Management Company"). The Sub-Fund is a sub-fund of an investment fund, whose performance will depend on the performance of its portfolio as further described in the section "Objectives" of this Key Information Document ("KID").

Term

The Fund, the Sub-Fund and the Shares were created for an unlimited duration. The Fund can be dissolved by a resolution of the general meeting of shareholders as further outlined in the articles of incorporation of the Fund (the "Articles"). The PRIIP Manufacturer cannot terminate the Fund, Sub-Fund or the Shares unilaterally.

Objectives

The investment objective of the Sub-Fund is to provide investors 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 UCITS, including eligible Exchange-Traded Funds ("ETFs"). Moreover, the investments will be managed by CaixaBank Asset Management, S.G.I.I.C., S.A. (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 <https://www.usccb.org/resources/socially-responsible-investment-guidelines-2003> (the "Guidelines"), 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;
- protecting human life; 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 in the Guidelines 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 investors. 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. 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. The Sub-Fund may use derivatives for the purpose of efficient portfolio management and hedging. To achieve its investment goals, for treasury purposes and/or in case of unfavorable market conditions, the Sub-Fund may also invest in money market instruments and transferable securities on an ancillary basis. The Sub-Fund may also hold ancillary liquid assets, such as cash in bank deposits at sight held in current accounts with a bank accessible at any time, for up to 20% of its net assets which may only go beyond the 20% limit in case of exceptionally unfavorable market conditions as further described in the prospectus. The Sub-Fund will not invest in asset backed securities, mortgage backed securities or contingent convertible instruments. The Shares are non-distributing; any income generated by the Sub-Fund is reinvested to grow the value of Shares. The minimum subscription amount for the Shares is EUR 1,000,000. Investors may redeem their Shares in the Sub-Fund on each business day in Luxembourg. Taking into account the medium/long-term holding period and the characteristics of the investments, the performance of the Sub-Fund depends on the performance of the investments over time. A positive performance of the investments will lead to the Sub-Fund's positive performance just as a negative performance of the investments will cause

Losses are not covered by an investor's compensation or guarantee scheme.

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.

Costs over Time

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, how long you hold the product and how well the product does. 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.
- € 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	€ 112	€ 586
Annual cost impact (*)	1.1%	1.1% each year

(*) 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 3.7% before costs and 2.6% after costs.

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.	€ 0
Exit costs	We do not charge an exit fee for this product.	€ 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.1% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€ 110
Transaction costs	0.02% 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.	€ 2
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	€ 0

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period: 5 years

The Sub-Fund is aimed at investors with a high risk tolerance who assume a perspective of capital appreciation in the medium/long term and, as such, are willing to tie up their savings for a recommended holding period of 5 years.

You can redeem your investment at any time during this period, or hold the investment longer. Investors may redeem their shares of the Sub-Fund on any business day in Luxembourg. Cashing in before the recommended holding period may increase the risk of lower investment returns.

HOW CAN I COMPLAIN?

If you wish to file a complaint about the Shares or the conduct of the PRIIP Manufacturer, please contact us at the below. Any complaints concerning the conduct of your distribution agent should be addressed to that distribution agent, with a copy to CaixaBank Asset Management Luxembourg S.A. using the contact details below:

CaixaBank Asset Management Luxembourg S.A.

Attn: Emmanuelle Lemarquis (Complaints Handling Officer)

46b, avenue J.F. Kennedy

L-1855 Luxembourg

Email: compliance@caixabankamlux.com

OTHER RELEVANT INFORMATION

The information contained in this KID is supplemented by the articles of incorporation and the prospectus, which will be provided to retail investors before subscription. Further information about the Fund, including a copy of the prospectus, latest annual report and any subsequent half-yearly report can be found in English at <https://www.caixabankamlux.com/> free of charge. The KID is available on the PRIIP Manufacturer's website at <https://www.caixabankamlux.com/>. A paper copy of the KID is available upon request, free of charge, at the registered office of the Fund, 60, avenue J. F. Kennedy, L-1855 Luxembourg. Information about past performance can be found at www.caixabankamlux.com. Past performance data is presented for 3 years. The previous performance scenario calculations are available at www.caixabankamlux.com.