

## 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 Helios Fund (the "Sub-Fund") Class A (the "Shares" or the "PRIIP") CaixaBank Wealth SICAV (the "Fund") ISIN: LU2485542158

**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 21/02/2024

## WHAT IS THIS PRODUCT?

### Type

The Shares are a class of shares in CaixaBank Wealth Helios 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, directly and indirectly, in various asset classes and, in normal market conditions, into equities. In furtherance of its investment objective, the Sub-Fund may seek indirect exposure to commodities and real estate or to other asset classes by investing through UCITS, including eligible Exchange-Traded Funds ("**ETFs**"). The Sub-Fund's exposure to equities is minimum 40% of the net assets and can go up to 100% of the net assets. The Sub-Fund will invest into the equities markets worldwide, with a focus on developed markets in Europe and in the United States and, to a more limited extent not exceeding 30% of the net assets, in emerging markets. The Sub-Fund will mainly invest into large capitalization companies. The Sub-Fund's exposure to fixed income securities is limited to 60% of the Sub-Fund's net assets. The Sub-Fund may invest in, or be exposed to, sub-investment grade fixed income securities (with a rating below BBB- or equivalent by any major rating agency or deemed by the investment manager to be of equal quality). Investment in these securities will not exceed 20% of the Sub-Fund's net assets. In the context of a rating downgrade, a corporate action or other conversions (including corporate restructuring events), this limit may be exceeded on a temporary basis. In this case, the investment manager will seek to reduce its exposure to those instruments as soon as practicable whilst having regard to the best interest of the investors. The Sub-Fund may invest in assets denominated in any Organisation for Economic Co-operation and Development ("**OECD**") country currency. In order to attain its investment objective, the Sub-Fund can seek an indirect exposure to commodities and to real estate by

investing through UCITS, including eligible ETFs. This indirect exposure is limited to 15% of the Sub-Fund's net assets respectively. This Sub-Fund may invest in UCITS (including eligible ETFs):

- to gain exposure to a market, strategy or bias;
- to manage liquidity in the Sub-Fund; and
- to be cost efficient in some specific markets.

The Sub-Fund will not enter into Securities Financing Transactions ("**SFTs**"). The Sub-Fund will not enter into total return swaps. 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 may use derivatives for the purpose of efficient portfolio management, hedging and to implement investment strategies which aim to achieve the Sub-Fund's investment objective. The Sub-Fund will in principle not make an extensive use of derivatives. The Sub-Fund may invest in derivatives in the form of futures and options traded in official markets including, but not limited to, EUREX, CMT, CBOT and MEFF, and/or in financial derivative instruments dealt in over-the counter ("**OTC derivatives**"), such as credit default swaps. The Shares are non-distributing, any income generated by the Sub-Fund is reinvested to grow the value of Shares. Investors may redeem their Shares in the Sub-Fund on each business day in Luxembourg. Taking into account the long-term holding period and the characteristics of the investments, the performance of the



Depository).

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 7 years
<b>Total costs</b>	<b>€ 757</b>	<b>€ 2,506</b>
<b>Annual cost impact (*)</b>	<b>8.0%</b>	<b>3.5% each year</b>

(\*) 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 6.5% before costs and 3% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (5% of amount invested). This person will inform you of the actual distribution fee.

### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you on the actual charge.	€ 500
<b>Exit costs</b>	We do not charge an exit fee for this product.	€ 0
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	2.05% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€ 195
<b>Transaction costs</b>	0.65% 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.	€ 62
Incidental costs taken under specific conditions		
<b>Performance fees</b>	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: 7 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 7 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](mailto: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. Since there is no performance data for one complete calendar year available yet, there is insufficient data to provide a useful indication of past performance at this point in time. The previous performance scenario calculations are available at [www.caixabankamlux.com](http://www.caixabankamlux.com).