

# Sabadell Inversión Ética y Solidaria, FI

## A socially responsible and supportive investment alternative



Selects securities  
according to its  
ethical ideology

Part of the management  
fee is allocated  
to solidarity projects

This fund is suitable for medium risk investors who want to make a socially responsible investment and, at the same time, contribute to charitable causes by financing selected social action and development cooperation projects in Spain.

## Why invest in a fund that is ethical and supportive?

An ethical investment fund includes ethical and social criteria in addition to economic and financial criteria in its investment process. In other words, an additional analysis aimed at avoiding malpractice in terms of social responsibility is incorporated into the selection of investments.

In addition, the fund has a clear objective of solidarity with the underprivileged, and donates part of the management fee to selected social action projects in Spain. From 2006 to 2021, the amount of the fund management fee that has been transferred to charitable causes exceeds two million euro.

## What does this fund invest in?

Sabadell Inversión Ética y Solidaria, FI pursues a triple objective: obtain a profitability in accordance with its risk level, invest ethically, and show solidarity.

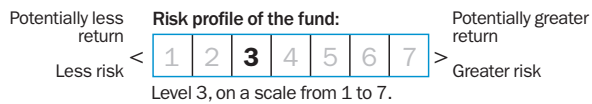
The fund invests around 80% of its portfolio in euro-denominated bonds and 20% in equities, mainly European, but also in other markets such as the United States, Japan and emerging markets. The percentage of investment in equities varies according to stock market expectations, with a minimum of 0% and a maximum of 30%.

The portfolio positions are selected on the basis of economic and financial criteria and in accordance with the ethical ideology of the fund, which is also in line with the principles of the Social Doctrine of the Church, as stated in the publication on the Vatican's website.

Ethical and responsible investment reduces the governance, environmental and social risks to which economic activity is exposed.



## Risk profile of the fund



Bear in mind that category 1 does not mean that the investment is risk-free. This information is indicative of the fund's risk; however, it may not be a reliable indication of the future risk profile. There is no guarantee that the category indicated will remain unchanged, as it may change over time.

## Main benefits

### Full liquidity

**You can redeem all or part of your investment whenever you want, with no penalty,** and you will not incur any subscription or redemption fees for doing so.

If you need the money, it is as easy as logging into BS Online or BS Mobile and arranging the repayment.

Bear in mind that if the markets do not move as expected, the fund may suffer losses. Therefore, if you withdraw the money before the end of the fund's recommended time horizon, which in the Sabadell Inversión Ética y Solidaria, FI fund is 4 years, the risk of capital loss increases.

### Invest little by little if you wish

Even with a small amount, you will have all the benefits of professional management.

With only 200 euros you can subscribe to the fund. And what's more, you can make regular contributions from just 30 euros a month.

### Comprehensive and ongoing information

You can view the status of your investment at any moment via BS Online and BS Mobile. You will also receive a report every six months with the details of your fund's portfolio and its evolution.

### Attractive tax benefits

The taxation of investment funds is quite attractive if you are a natural person and a resident, according to current tax law in Spain.

One of these advantages is that you can transfer balances from one fund to another without having to pay tax until you divest.

## More information

For a fuller description of the investment policy, please refer to the Key Information Document (KIID) for investors.

Sabadell Inversión Ética y Solidaria, FI is registered with the CNMV under number 2871. The prospectus, the Key Information Document (KIID) for the investor and the periodic reports are available to the public at the sales branches and at [www.sabadellassetmanagement.com](http://www.sabadellassetmanagement.com). This is a NON-COMPLEX MiFID product.

The Management Company is Sabadell Asset Management, S.A., S.G.I.I.C. S.U, with CNMV Registry no. 58, and the Depository Agent is BNP Paribas Securities Services, Sucursal en España, with CNMV Registry no. 206.

### Note the following

Investments are subject to market fluctuations and other risks inherent to investment in securities and other financial instruments, the acquisition value and profits may therefore undergo variations both upward and downward, and it is possible you will not recover the amount initially invested.

This fund may invest up to 100% of the portfolio in fixed income securities of low credit quality and therefore present a high credit risk.

Investment funds may have risks associated with the type of asset in which they invest, such as market risk, emerging market investment risk, credit risk, liquidity risk, among others. The fund's prospectus contains the specific risks of the Fondo Sabadell Inversión Ética y Solidaria, FI.

## Can we help you?

If you have any questions, make an appointment and get information with no obligation at our branches, with your manager, or by visiting our website [bancosabadell.com](http://bancosabadell.com).

And if you wish to transfer your investment funds from another financial institution, we will handle the process.

**We look forward to seeing you!**



@Sabadell\_Help



963 085 000



Oficina



Commitment to  
Sustainability