

Risk-profiled funds.

Tailored investment



Risk Alert

The summary risk indicator is a guide to the level of risk of this product in comparison to other products. This assessment rates the potential loss from future performance at a medium level and the probability that poor market conditions could impact the bank's ability to pay you as very unlikely.



Category "1" does not mean that the investment is risk-free.

March Cartera Defensiva, F.I.



This risk-profiled fund may invest a percentage of 10% in fixed income issues of low credit quality, i.e. with high credit risk.

March Cartera Conservadora, F.I.



This risk-profiled fund may invest a percentage of 35% in fixed income issues of low credit quality, i.e. with high credit risk.

March Cartera Moderada, F.I.



This risk-profiled fund may invest a percentage of 40% in fixed income issues of low credit quality, i.e. with high credit risk.

March Cartera Decidida, F.I.



This risk-profiled fund may invest a percentage of 60% in fixed income issues of low credit quality, i.e. with high credit risk.

Find the **risk-profiled** fund best suited to your investment goals and contribute, through your investment, to building a more sustainable future while you pursue a return on your savings..

Key benefits

Discover our range of risk-profiled funds. **Four funds** that meet the needs of an ever-changing world and take environmental, social and governance (ESG) considerations into account in their investment decision-making process, promoting sustainability.

The investment policies adapt to different risk profiles (defensive, conservative, moderate and higher-risk), seeking maximum performance with the common denominator of a **sustainable and responsible approach**.

Why invest?

In addition to our management experience in very different economic environments, we offer the sophistication of a diversified portfolio composed of national and international funds from the world's most renowned fund managers.

Active management by the management team that seeks to maximise returns in all market conditions.

What does this Fund invest in?

Risk-profiled funds invest in the strategies that best suit each market environment, under the guidance of globally recognised managers, with the **flexibility to invest** in any type of underlying assets and with access to investment classes with very beneficial economic conditions.

March A.M. risk-profiled funds

Investment Funds
domiciled in Spain

ISIN (Class A)*

Defensive: ES0160921039
Conservative: ES0123541007
Moderate: ES0123549000
Higher-risk: ES0160747004

Currency denomination: EUR

Liquidity: Daily

Launch date:

Defensive: 20-10-2004
Conservative: 30-06-2013
Moderate: 30-06-2013
Higher-risk: 31-05-2007

Manager:

March Asset Management,
S.G.I.I.C., S.A.U.

Managed by:

Angel Borrego and Javier Criado

Custodian:

Banca March, S.A.

Management fee (class A*):

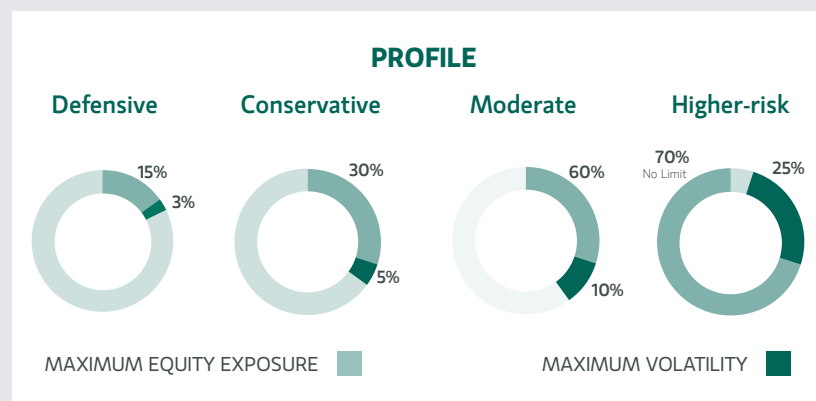
Defensive: 0.65% + 9%**
Conservative: 0.70% + 9%**
Moderate: 0.90% + 9%**
Higher-risk: 1.35% + 9%**

*Available class I for amounts over 1,000,000 euros
with lower management fees.

** Success fee.

The Investment Committee is responsible for analysing the economic and financial environment and establishing the investment strategy. All investment professionals of the fund manager are members of this committee.

Our range of risk-profiled funds consist of four funds of funds, with globally diversified portfolios investing in fixed income, absolute return and equity strategies, from the most defensive to the most adventurous risk profile, tailoring risk levels through volatility and exposure to equity assets.



SUSTAINABLE INVESTING

In a rapidly changing world, our goal as an investment manager focuses on achieving sustainable returns for our long-term customers. March A.M. has a Sustainable Responsible Investing (SRI) policy in place, which is underpinned by the following principles:

- Including environmental, social and corporate governance (ESG) aspects in the analysis and investment decision-making process, in addition to the traditional quantitative and qualitative financial criteria, basis of the company's historical decision-making.
- Increasing the involvement of the management company with the companies in which it invests, through greater participation in corporate governance decisions ("proxy voting").
- Open dialogue with the companies in which it has invested as regards issues related to environmental, social and corporate governance factors ("engagement").

We firmly believe that the implementation of this policy will have a favourable effect on the results of March A.M. products and of the companies in which it invests with a medium- and long-term horizon, along with ambitious objectives in terms of the greater economic, social and environmental progress of society as a whole.

www.march-am.com | +34 91 426 37 00 | www.bancamarch.es

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This is an advertising message. Please view the UCITS prospectus and the key investor information document/KIID before taking any final investment decision. This documentation is available at www.march-am.com/. The investments indicated may entail a series of risks, as described in the fund's KIID and prospectus. For further information about our sustainable and responsible investment criteria, please refer to <https://www.march-am.com/en/about-us/sustainable-and-responsible-investment/>

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You can view the KIID and the fund's prospectus at www.march-am.com or www.bancamarch.es or request a paper copy at a Banca March branch. Fund manager: March Asset Management, S.G.I.I.C., S.A.U., (CNMV Registration No.: 190). Promoter and Depositary: Banca March, S.A. (D-0010). Auditor: Deloitte, S.L.