Key Investor Information

This document provides you with key investor information about this sub-fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this sub-fund. You are advised to read it so you can make an informed decision about whether to invest.

Santander Prosperity a sub-fund of SANTANDER SICAV	Class RKP	ISIN LU2492356790	The management company is Santander Asset Management Luxembourg S.A.

Objectives and Investment Policy

Objective: The Sub-Fund is an equity fund that strives for economic results, while at the same time seeking to attain its sustainable investment objective through the United Nations Sustainable Development Goals (the "SDGs").

Investment policy: Santander Prosperity is an equity fund with an investment process that integrates a sustainable approach investing in companies that provide solutions to mainly social challenges through their products or services, that can offer superior growth prospects, and by that create social outcomes. The multilayered investment process is described below.

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices. The selection of the companies is made from the eligible universe to which an avoid harm screen and a positive screen are applied as described below.

An exclusionary screening is applied pre-investment to avoid investing in companies whose activities have significant adverse impacts on sustainability factors and which are therefore not aligned with the Sub-Fund's sustainable investment objective, or that clearly violate recognized international norms and standards. Companies excluded include those who have any business activities related to controversial weapons, armament, tobacco, coal mining, coal-based power generation and fossil fuels. Additionally, there is an analysis of controversies leveraging external data provider research that allows to identify the violation of certain ESG values, such as those promoted by the UN Global Compact. Companies involved in controversies considered critical, are excluded from the Sub-Fund's investment universe.

Once companies with significant adverse impacts have been removed from the investment universe of the Sub-Fund, a positive screening ensures the selection of companies whose business intend to generate positive social outcomes and contribute to the achievement of SDGs, with a particular focus on No Poverty, Good Health and Well-Being, Quality Education, Gender Equality, Decent work and Economic Growth and Reduced Inequalities that are related to three main social themes: 1) Health and Wellbeing, 2) Education and Financial Inclusion and 3) Food and Nutrition.
Companies in the investment universe have a link, through company specific metrics, to underlying indicators of the relevant SDG targets. These metrics are used to measure the attainment of the sustainable objectives.

For a company to be eligible, it must have at least 30% of its revenues related to the SDGs, though can also include other companies that, according to the Investment Manager's assessment, provide a relevant contribution to solve the main social challenges, that could be reinforced by the Investment Manager's engagement with the relevant companies.
After completing the above exclusionary and positive screenings, the Sub-Fund's portfolio construction methodology includes fundamental and quantitative factors in its process. That will allow the Investment Manager to build a portfolio assigning different weightings to the different names to maximize the risk/reward characteristics of the Sub-Fund's overall portfolio.

The Sub-Fund will invest mainly in equities of companies operating in developed countries all over the world. The Sub-Fund may invest up to 20% of its net assets in emerging market countries as defined by MSCI and that are included in the MSCI Emerging Markets Index.
This Sub-Fund is an all-cap fund, which may invest in large cap companies, as well as small/mid cap companies without predetermination of countries or sectors.
The Sub-Fund may invest up to 30% of its net assets in fixed income securities, either through government bonds or corporate bonds with a minimum BBB rating and a duration of less than 3 years.

The Sub-Fund may invest up to 10% of its net assets in UCITS and other UCIs as defined in the Sub-Fund's Prospectus provided that these UCITS/UCIs have also been categorised under article 9 of the SFDR.
The Sub-Fund may invest in money market funds, bank deposits and money market instruments up to 30% of its net assets.

The Sub-Fund may also invest in financial derivative instruments for efficient portfolio management and hedging purposes.
The Sub-Fund can have exposure to currencies other than the Reference Currency up to 80% of the Sub-Fund's net assets.

The Sub-Fund may hold up to 20% of its net assets in cash and deposits at sight for ancillary liquidity purposes in normal market conditions. Under exceptionally unfavourable market conditions and on a temporary basis, this limit may be increased up to 100% of the Sub-Fund's net assets, if justified in the interest of the investors.
The Sub-Fund is actively managed in reference to the MSCI World Net Total Return USD Index (the "Benchmark"). The Sub-Fund does not track the Benchmark. The Benchmark is only used for performance comparison purposes.

SFDR classification: The Sub-Fund has sustainable investment as its objective within the meaning of article 9 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector, as amended ("SFDR") as set out in Annex I of its Prospectus.

Net asset value calculation frequency: Daily, any full Business day.

Subscription, conversion and redemption applications lodged with the Registrar and Transfer Agent in Luxembourg on any Dealing Day (whereas a "Dealing Day" is any full Business Day preceding a Valuation Day) before 16:00 Luxembourg time (the "cut off time"), will be processed on that Dealing Day, using the net asset value per Share determined on the next Valuation Day for the relevant Class.

This is an accumulation share class in GBP.

Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw the money within 5 years.

Risk and Reward Profile



Less reward, less risk — High reward, high risk

The number indicated above is the fund's **Synthetic Risk Reward Indicator**, a way of illustrating the risk and reward profile of a fund by using historic performance data. Please be aware, this value can change over time and it may not be a reliable indication of the fund's future risk profile. In addition, the lowest category does not mean a risk-free investment.

A ranking of **5** means this fund typically has a medium to high level of volatility, meaning there is a degree of uncertainty over the size of changes in the fund's value over time. This could result in the value of the fund changing dramatically over a short period of time in either direction.

Investors should be aware of the following risks:

Derivatives Risk: The fund is permitted to use derivative instruments. The value of derivatives can be volatile and may result in gains or losses in excess of the amount required initially to establish a position.

Market Risk: Investments in the fund are subject to market fluctuations that could cause the value of a particular investment to change in a way that is detrimental to the fund's value.

Operational Risk: The risk of failures or delays in the system, processes and controls of the fund or those of its service providers that could lead to fund losses.

Sustainability Risk: The Sub-Fund's investments may be subject to sustainability risks. Sustainability risks are environmental, social or governance events or conditions that, if they occur, could cause an actual or a potential material negative impact on the value of the Sub-Fund's investments.

Currency Risk: Investing in assets denominated in a currency other than that of the investor's own currency exposes the value of the investment to exchange rate fluctuations.

Charges

The fees are used to cover the operating costs for the Sub-Fund, including marketing and distribution costs. These fees reduce the potential growth of the investment.

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the fund over a year	
Ongoing charges	0.98%

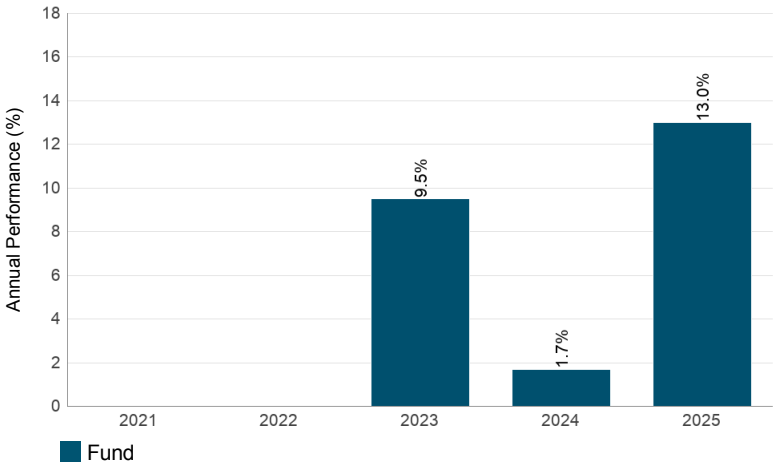
Charges taken from the fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown above are the maximum that may be charged. In some cases, you might pay less. You can obtain the actual charges directly from your financial adviser or distributor. The entry charges are deducted before your capital is invested.

The ongoing charge percentage indicated is based on the fees from the previous financial period, ended on 31 December 2025. This figure can vary from one financial period to another.

You can obtain more information about these charges, in the «fees and expenses» section of the prospectus.

Past performance



Past performance of Sub-Fund is not necessarily indicative of future performance.

The calculation of the past performance includes all fees and commissions which accrue on fund level.

This class was created in 2022.

The past performance has been calculated in GBP.

Practical information

Depositary: Caceis Bank, Luxembourg Branch.

Further information: Copies of the Prospectus, the Key Investor Information, the annual and semi-annual financial reports of Santander SICAV and the Articles of Incorporation can be obtained, free of charge, at the registered office of Santander SICAV (43, Avenue John F. Kennedy, L-1855 Luxembourg), of the Management Company or of the Depositary Bank. Such documents are also available on www.santanderassetmanagement.lu.
Key Investor Information is available free of charge in Italian, German, Portuguese, English, Spanish languages and all other regulatory and financial documents are available in English and free of charge on www.santanderassetmanagement.lu, according to the Sub-Funds registered in each country.
Swiss investors can obtain copies of the Prospectus, the Key Investor Information, the annual and semi-annual financial reports of Santander SICAV and the Articles of Incorporation free of charge, at the registered office of the Swiss Representative and Paying Agent Banco Santander International, SA, Rue Ami-Lévrier 5-7, 1256 CP, 1211 Geneva 1.
Subscription, redemption or conversion requests should be addressed to the Registrar Agent at Caceis Bank, Luxembourg Branch, 5, Allée Scheffer, L-2520 Luxembourg, Luxembourg.

Price Publication: The Net Asset Value per Share of each Class within each Sub-Fund is made public at the registered office of the Company and of the Management Company and is available daily at www.fundsquare.net and www.santanderassetmanagement.lu.

Segregated Liability: This document describes a share class of a sub-fund of Santander SICAV. The assets and liabilities of each sub-fund are segregated and no sub-fund is responsible for the liabilities of another. The prospectus and financial reports are prepared for Santander SICAV as a whole.

Taxes: The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment.

Liability Statement: Santander Asset Management Luxembourg S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

Switching: A shareholder may be entitled, under certain conditions, to convert, free of charge, from one Sub-Fund to another or from one Class to another within the same Sub-Fund. You can find detailed information in the Prospectus of the Company.

Remuneration Policy: Details of the remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits will be made available at https://www.santanderassetmanagement.lu. A paper copy will be made available free of charge upon request at the Management Company's registered office.

SANTANDER SICAV is authorised in Luxembourg and is supervised by the Luxembourg financial authority, Commission de Surveillance du Secteur Financier (www.CSSF.lu).
The Management Company, Santander Asset Management Luxembourg S.A., 43, Avenue John F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg, is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier.
This key investor information is accurate as at 17/08/2026.