

KEY INVESTOR INFORMATION

This document provides you with key investor information about this 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 fund. You are advised to read it so you can make an informed decision about whether to invest.

LIABILITY DRIVEN INVESTMENTS ("Sub-Fund")

Class "I Dist" ISIN: LU1905621667

a sub-fund of FONDACO PREVIDENZA UCITS SICAV ("Fund")

This sub-fund is managed by Fondaco Lux S.A., part of Fondaco group of companies.

OBJECTIVES AND INVESTMENT POLICY

Investment Objective: The investment objective of the Sub-Fund is to obtain the growth of the invested capital in the long term maintaining a mitigated risk exposure of the Sub-Fund.

There is no guarantee that this objective will be achieved.

Investment Policy: At least two-thirds of Sub-Fund's assets will be invested in a diversified portfolio of fixed income securities of varying maturities and issued by government-guaranteed issuers without specific geographical restrictions.

The Sub-Fund (denominated in EUR) will invest the remaining part of the portfolio in a range of money market instruments, units of other UCITS, other UCIs and/or ETFs (provided that they are eligible in accordance with article 41 e) of the Law of 2010) with a comparable investment policy, deposits with credit institutions which are repayable on demand or have the right to be withdrawn, and maturing in no more than twelve (12) months, as well as inflation linked bonds.

The Sub-Fund is not subordinated to any links in terms of rating of the issuers provided however that the average rating of the portfolio of the Sub-Fund shall be investment grade.

The Sub-Fund may use derivatives for hedging and for efficient portfolio management.

The securities acquired by the Sub-Fund can be denominated in any currency but will be listed and/or dealt in on Regulated Markets. The exchange rate risk is largely hedged.

In the event of a downgrade leading the average portfolio quality to drop below the minimum quality described above then the Investment Manager shall undertake the remedial actions in the best interest of the Shareholder (including the possibility to reduce exposure to the positions involved in the downgrade) as soon as possible and within 180 calendar days.

Within the limits set forth in this Prospectus and on a temporary and ancillary basis (below 20%), the Sub-Fund may hold cash and cash equivalents.

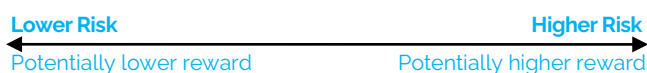
The Sub-Fund will not invest directly in CoCo bonds, high yield securities, distressed debt, defaulted securities and ABS/MBS but may be to a certain extent indirectly exposed to such instruments.

The Sub-fund is actively managed and is not managed in reference to a benchmark.

The Fund does not have sustainable investment as its main objective nor does it actively promote environmental or social characteristics.

- The portfolio currency is EUR.
- The unit class currency is EUR.
- Distribution class of unit, is offered.
- For full investment objective and policy details see the Prospectus.

RISK AND REWARD PROFILE



1	2	3	4	5	6	7
---	---	---	---	---	---	---

This risk profile is based on historical data and may not be a reliable indication of the future risk profile of the Portfolio.

The risk category shown is not guaranteed and may change over time. The lowest category does not mean risk free.

It is possible that a portfolio stated to have a lower risk profile may in fact fall in value more than a portfolio with a higher risk profile.

Your initial investment is not guaranteed.

Why is the fund in this category?

This ranking is typically used to indicate that the Sub-Fund invests mainly in a balanced portfolio of different investment strategies, in order to avoid that a single risk factor excessively influences the Sub-Funds' performance.

The following risks are materially relevant to the Sub-Fund but are not adequately captured by the Synthetic Risk Reward Indicator and may cause additional loss: "liquidity risk", "credit risk", "counterparty risk", "operational risk".

Counterparty Risk: Sub-Fund that invests in OTC contracts may find itself exposed to risk arising from the solvency of its counterparties and from their ability to respect the conditions of these contracts. The Sub-Fund may thus enter into futures, options and swap contracts including CDS or use derivative techniques, each of which involves the risk that the counterparty will fail to respect its commitments under the terms of each contract.

Liquidity Risk: It refers to the possibility that the Sub-Fund may lose money or be prevented from earning capital gains if it cannot sell a security at the time and price that is most beneficial to the Sub-Fund and may be unable to raise cash to meet redemption requests.

Credit Risk: It refers to the likelihood of the Sub-Fund losing money if an issuer is unable to meet its financial obligations, such as the payment of principal and/or interest on an instrument or goes bankrupt.

Operational Risk: It refers to a failure or delay in the system, processes and controls of the Sub-Fund or its service providers (including all safekeeping of assets) which could lead to losses for the Sub-Fund.

For more detailed information on the risks associated with an investment in the Portfolio, please refer to the section in the Prospectus entitled "Risk Considerations" and discuss with your professional advisers.

CHARGES

The charges are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing the Sub-Fund. These charges reduce the potential growth of the investment

One-off charges taken before or after you invest	
Entry charge	None
Exit Charge	None
The percentage shown is the maximum percentage which might be deducted from your capital commitment to the Sub-Fund. In some cases, you might pay less. You can find out the actual entry and exit charges from your financial adviser or distributor. The entry charges are deducted before your capital is invested.	
Charges taken from the fund over a year	
Ongoing charges	0.23% of the total net asset value
Charges taken from the fund under certain specific conditions	
Performance fee	None

The percentage indicated is an estimation.

This figure can vary from one financial period to another.

The entry and exit charges shown are maximum rates. In certain cases, the charges paid may be lower.

The Ongoing charges are estimated in the absence of historical data. When available, the ongoing charges are reported, and it may differ from the estimate. This percentage may vary from year to year. It excludes:

- performance charges
- intermediation charges, with the exception of entry and exit charges paid by the Fund when it buys or sells shares of another Fund.

For further information about charges, please refer to the "fees and expenses" section of the prospectus and the relevant schedule for the Sub-Fund.

PRACTICAL INFORMATION

BNP Paribas Securities Services, Luxembourg Branch, 60 Avenue John F. Kennedy L-1855 Luxembourg, Grand Duchy of Luxembourg.

Prospective investors may obtain, free of charge, on request, a copy of the Prospectus, of the Key Investor Information relating to the Sub-Fund(s) in which they invest, the annual and semi-annual financial reports of the fund and the management regulations at the registered office of the Management Company.

Remuneration policy: Details of the Management Company's up-to-date remuneration policy including, but not limited to, a description of how the remuneration and benefits are determined and governed by the management Company, are available at: <https://fondacogroup.it/lux/>.

A paper copy of the remuneration policy will be made available free of charge upon request to the Management Company.

The Net Asset Value per Share within each Sub-Fund is made public at the registered office of the Fund and is available daily at the following websites: www.fundsquare.net.

Subscription, redemption or conversion requests should be addressed to the Registrar Agent at BNP Paribas Securities Services, Luxembourg Branch, 60 Avenue John F. Kennedy L-1855 Luxembourg, Grand Duchy of Luxembourg.

Tax Legislation: This Sub-Fund's investments may be subject to tax in the countries in which it invests. In addition, 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. For further details, you should consult a tax adviser.

Liability statement: The Fund 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 of the Fund.

Switching between sub-funds: Shareholders may convert units of this Sub-Fund into units of another Sub-Fund which are in issue by applying for conversion in the same manner as for issue and redemption of units, in accordance with the prescriptions and by application of the relating conversion fees as described in the prospectus.

The fund is authorized in Luxembourg and is regulated by the Luxembourg supervisory authority, the Commission de Surveillance du Secteur Financier (www.cssf.lu). This key investor information is accurate as at 19 February 2026.