

CaixaBank and Amundi launch innovative Lifecycle ETFs to help align investments with life goals

13th February 2025

CaixaBank, the leading bank in Spain, and Amundi, Europe's leading asset manager and European ETF leader are happy to announce the launch of a new co-designed range of Lifecycle ETFs, innovative multi-asset funds that adapt to the evolving risk profiles of savers.

Unique in the European ETF market, these funds offer a gradual and automatic adjustment of their allocation. As the ETF approaches its target date, the equity allocation in the portfolio will progressively decrease while the share of bonds increases, following a predefined allocation strategy.

This makes these ETFs particularly suited for those pursuing specific financial objectives over the long term.

Crafted for accessibility and simplicity, the Lifecycle ETFs implement a predetermined risk management through a multi-asset and cost-effective approach, with low management fees of 0.18%.

CaixaBank has played a crucial role in the design and development of these Lifecycle ETFs, leveraging its deep understanding of client needs and commitment to innovation. By collaborating closely, Amundi and CaixaBank have ensured that these products not only meet the evolving demands of investors but also push the standard in client-centric financial solutions.

Belén Martín, Head of CaixaBank Private Banking and Savings and Investment products, said: "At CaixaBank, we are committed to innovation in products and services. With the launch of this range of ETFs, we become pioneers by offering investors an innovative investment solution in Spain that aligns with European market trends. This milestone reinforces our commitment to bringing new investment opportunities to our clients".

Gaetan Delculée, Global Head of Digital Distribution and ETF Sales at Amundi, said: "We are thrilled to introduce the new range of Lifecycle ETFs, which was co-designed in partnership with CaixaBank to address the changing needs of individual investors in Europe. By aligning investment strategies with our clients' evolving risk profiles, we are helping them pursue their long-term goals with confidence. With competitive pricing and the strength of Amundi's expertise, these products are ideal for investors who may not have the time or experience to monitor their portfolios on a daily basis".

Product information:

ETF Name	Years until index target date	ISIN	Tickers	Management fees ¹	Risk Indicator ²
Amundi Lifecycle 2030 UCITS ETF Acc	5	LU2872291948	LC30 GY (EUR)	0.18%	3
FTSE Lifecycle 2030 ESG Screened Select Index			LC30 FP (EUR)		
Amundi Lifecycle 2033 UCITS ETF Acc	8	LU2872292086	LC33 GY (EUR)	0.18%	3
FTSE Lifecycle 2033 ESG Screened Select Index			LC33 FP (EUR)		
Amundi Lifecycle 2036 UCITS ETF Acc	11	LU2872292169	LC36 GY (EUR)	0.18%	3
FTSE Lifecycle 2036 ESG Screened Select Index			LC36 FP (EUR)		
Amundi Lifecycle 2039 UCITS ETF Acc	14	LU2872292243	LC39 GY (EUR)	0.18%	3
FTSE Lifecycle 2039 ESG Screened Select Index			LC39 FP (EUR)		

Amundi ETF, Indexing and Smart Beta is one of Amundi's strategic business areas. With over 30 years of expertise in index solutions replication and development, Amundi is the European leading UCITS ETF provider and a partner of choice in index management, recognised for its innovation and competitiveness. The platform is also known for its ability to develop Smart Beta & Factor Investing solutions. Responsible investment is one of the platform's strengths, not only for open funds but also for ESG and climate solutions. The business line manages €418 billion of assets.

About Amundi

Amundi, the leading European asset manager, ranking among the top 10 global players, offers its 100 million clients - retail, institutional and corporate - a complete range of savings and investment solutions in active and passive management, in traditional or real assets. This offering is enhanced with IT tools and services to cover the entire savings value chain. A subsidiary of the Crédit Agricole group and listed on the stock exchange, Amundi currently manages more than €2.2 trillion of assets.

With its six international investment hubs², financial and extra-financial research capabilities and long-standing commitment to responsible investment, Amundi is a key player in the asset management landscape.

Amundi clients benefit from the expertise and advice of 5,700 employees in 35 countries.

About CaixaBank

CaixaBank is the leading bank in Spain, with assets exceeding 630 billion euros. It serves 20.3 million customers and has the largest network of branches and ATMs in the country. Additionally, CaixaBank has a strong presence in Portugal, where it controls 100% of BPI.

The bank develops a socially responsible universal banking model with a long-term vision, based on quality, proximity, and specialization. Its positioning as a leading banking entity allows it to play a key role in contributing to sustainable economic growth and financial inclusion of vulnerable groups and rural areas.

The entity's value proposition is based on products and services tailored to each customer segment, with a strong component of innovation that allows offering the best tools and expert advice in decision-making for financial well-being.