

(RED)EFINE HOW YOU INVEST

Santander Prosperity

(RED)



The investment you want for you. The future you want for everybody.

Today's society faces challenges such as population ageing, expanding urbanization, and supplying food and drinking water to a growing world population.

By 2050, 1 in 4 people in Europe or North America will be over 65.

United Nations

By 2050, the urban population will have doubled and close to 7 out of 10 people will be living in cities

World Bank

These challenges represent investment opportunities through companies around the world that are building the society of the future.

Santander Prosperity is a global, multi-sector equity fund with a focus on long-term growth and profitability themes that contribute to improving our well-being as a society.



Discover Santander Prosperity

A photograph of four young women of diverse backgrounds working together at a desk in a classroom or workshop. They are looking at a small electronic device on the desk, with one woman pointing at it. There are various supplies like pens, paper, and a small circuit board on the desk. In the background, a whiteboard with some faint writing is visible.

Focusing on profitable innovative companies that provide solutions to present and future challenges, attract capital and generate value, providing excellent opportunities for investors.

With a clear social objective. Because, in addition to generating wealth, these companies improve our society by obtaining at least 30%* of their revenues from activities related to the UN Sustainable Development Goals (SDGs).

Reflecting our commitment to help people prosper. By working with (RED), an organization whose objective is to combat the great pandemics of our time, Santander will donate part of the fund management fee to improving health worldwide.

* For a company to be eligible, at least 30% of its revenues must be obtained from SDG-related activities although the fund may also invest in other companies that, in the opinion of the investment manager, make a meaningful and distinctive contribution to addressing society's main challenges.

Fund investment megatrends

Santander Prosperity invests in companies whose activities are grouped around **three basic themes**:

Health & Well-Being

An increasingly long-lived population, technological progress and the need to provide quality medicine at reasonable costs are some of the reasons behind the revolution in the healthcare sector and the rise of companies dedicated to ensuring health and well-being.

Food & Nutrition

Population growth and climate change are affecting both the demand for food and our capacity to produce it. The food industry as a whole needs to be transformed to meet growing production needs sustainably.

Education & Financial inclusion

A growing middle class and accelerating technology during the pandemic have catalyzed an industry that is not only growing, but evolving. This is also one of the topics most directly related to the SDGs, as it has a greater social focus.

These companies' activities have an impact on the **UN's Sustainable Development Goals (SDGs)**:



Health & Well-Being

HEALTH

- Telemedicine
- Treating serious diseases
- Healthcare facilities
- New surgical technologies
- Biopharmaceutical research
- DNA sequencing
- Immunotherapy / mRNA vaccines

WELL-BEING

- Access to affordable housing
- Universal healthcare
- Connectivity
- Urban transport
- Social infrastructure



9.9%

estimated annual growth of the well-being economy through 2025

Global Wellness Institute

12.7 billion

COVID vaccines worldwide

Bloomberg

(*October 2022)

Food & Nutrition



AGRICULTURE AND SUSTAINABLE INNOVATION

- Agriculture equipment and technology
- Sustainable agriculture
- Food recycling
- Animal health

FOOD

- Food safety
- Fight against obesity
- Child malnutrition
- Fight against shortages



70%

Estimated growth in demand for food through 2050

Oliver Wyman.

\$1 trillion

Investment needed until 2050 to manage irrigation water in developing countries

Oliver Wyman

Education & Financial inclusion



EDUCATION

- Universal primary education
- Technology content and tools (software, content, internet)
- Student dorms and cafeterias

FINANCIAL INCLUSION

- Microloans
- Funding for SMEs
- Banking services

29%

Coursera, the online learning platform, enrolled 20 million new students in 2021, reaching a total of 92 million students (+29% yoy)

Coursera

3 trillion

Electronic payments worldwide will triple by 2030 to over 3 trillion transactions

PWC. Payments 2025 & beyond

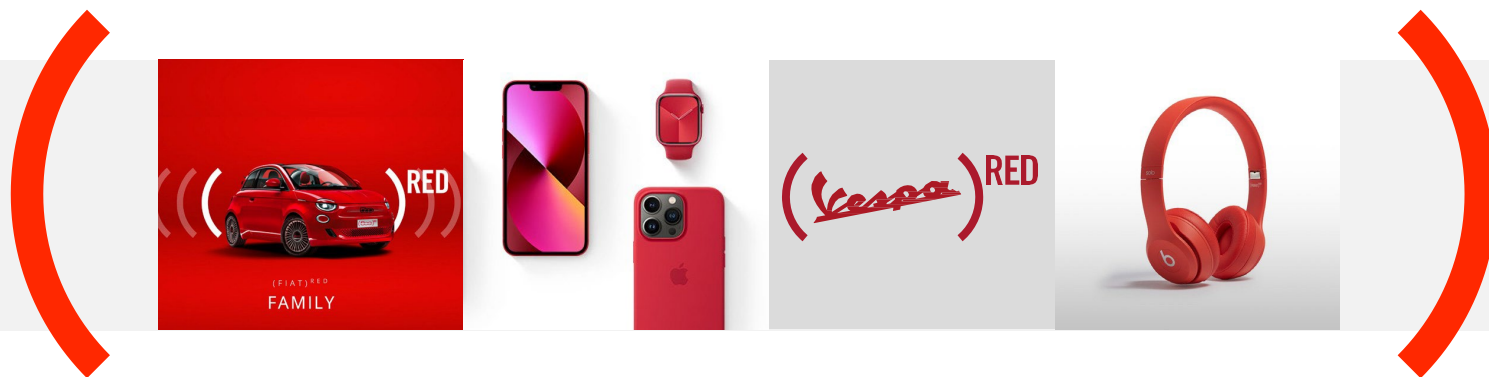
We have joined forces with (RED) to achieve a better future

Founded by Bono & Bobby Shriver in 2006 to fight AIDS, (RED) partners with the world's most iconic brands and people to create products and experiences that raise money, heat and urgency for global health crises.

To date, (RED) has generated over \$700 million for the Global Fund, helping more than 245 million people. (RED) funding supports life-saving programs that empower health workers and provide testing, treatment and care.

True to our commitment to helping people prosper

Because, true to our commitment to helping people, business and society prosper, **Santander will contribute to the Global Fund** an amount equivalent to **15% of the fund's management fee**, which will be used on the ground to **provide life-saving health services** to the most vulnerable communities in Latin America.



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