



A detailed description of all risks can be found in the fund's Prospectus under "Risk Information". This product does not include any protection from future market performance so you could lose some or all of your investment.

## PERFORMANCE SCENARIOS

The amount you ultimately receive with this product will depend on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years

Example investment: EUR 10,000

Scenarios		If you exit after 1 year	If you exit after 3 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	EUR 3,880	EUR 4,530
	Average return each year	-61.2%	-23.2%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 7,460	EUR 9,650
	Average return each year	-25.4%	-1.2%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,290	EUR 11,730
	Average return each year	2.9%	5.5%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,920	EUR 16,500
	Average return each year	29.2%	18.2%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor, or the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market conditions.

The unfavourable scenario occurred for an investment between March 2017 and March 2020. The moderate scenario occurred for an investment between March 2022 and March 2025. The favourable scenario occurred for an investment between December 2018 and December 2021.

## WHAT HAPPENS IF COMPANY IS UNABLE TO PAY OUT?

The default of the Company will have no direct impact on your payment, as in the event of insolvency, legal provisions stipulate that the fund will not form part of the insolvency estate but will remain independent.

## WHAT ARE THE COSTS?

The person selling you or advising you on this product may charge you additional costs. If so, this person will inform you of these costs and show you the impact that these costs will have on your investment.

### COST OVER TIME

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product for, and how well the product performs. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10,000 invested.

## Scenarios

	If you exit after 1 year	If you exit after 3 years
Total costs	EUR 623	EUR 961
Annual cost impact*	6.3%	3.2%

\*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 8.7% before costs and 5.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

## COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% of the amount you pay when you initiate this investment. These costs are already included in the price you pay. This includes distribution costs. This is the amount you will be charged. The person selling you the product will inform you of the actual charge.	EUR 500
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.95% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 90
Transaction costs	0.34% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 33
Incidental costs taken under specific conditions		
Performance fees	No performance fee is charged.	EUR 0

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended holding period: 3 years

This product is suitable for medium-term investments. In principle, units in the fund can be redeemed. The Company may suspend the issue and redemption of units if deemed necessary under exceptional circumstances, taking into account the interests of investors. In order to manage liquidity risks, the Company may suspend the redemption of units if the investors' redemption requests exceed a predefined threshold above which such requests can no longer be carried out in the interest of all investors as a whole. The Company may implement measure such as swing pricing, whereby the costs arising from issues and/or redemptions (e.g. transaction costs) are apportioned to investors according to origin, thereby reducing the risk of dilution for investors remaining in the Fund. Please refer to the Prospectus for further details in this regard.

## HOW CAN I COMPLAIN?

If you have any complaints, please contact ODDO BHF Asset Management GmbH, Client services, Herzogstraße 15, 40217 Düsseldorf; kundenservice@oddo-bhf.com. Any complaints regarding the person who advised on or sold you this product should be addressed directly to that person.

## OTHER RELEVANT INFORMATION

The fund is subject to German investment tax law. This may have an impact on the taxation of your income from this fund. Furthermore, other tax regulations may be relevant depending on your personal circumstances. If in doubt, consult a tax advisor.

You can find information regarding performance over the last 10 years on our website: [www.am.oddo-bhf.com](http://www.am.oddo-bhf.com). If the unit class was launched less than 10 years ago, performance is presented for all complete calendar years since launch. The calculations of previous performance scenarios, updated monthly, can be found at [am.oddo-bhf.com](http://am.oddo-bhf.com). For more information on the Fund's environmental and/or social characteristics, please refer to the Annex to the Fund's prospectus.

Details of the Company's current remuneration policy are available at [am.oddo-bhf.com](http://am.oddo-bhf.com). This includes a description of the methods used to calculate the remuneration and benefits paid to specific groups of employees, as well as the identities of the persons responsible for awarding remuneration and benefits and the integration of sustainability risk management into the remuneration. A paper copy may be requested from the Company free of charge.

The Company can only be held liable where information obtained from this document was misleading, incorrect or inconsistent with the relevant parts of the Prospectus.

\*\* STOXX Europe Sustainability Index ex AGTFA is a registered trademark of STOXX Limited.

\*\*\* Regulation (EU) 2019/2088 on sustainability-related disclosure requirements in the financial services sector