Key information document

ODDO BHF ASSET MANAGEMENT

ODDO BHF Emerging Markets CIW-EUR

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. This information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Name: ODDO BHF Emerging Markets CIW-EUR
Manufacturer: ODDO BHF Asset Management Lux
ISIN: LU0632979174
Website: am.oddo-bhf.com
Further information can be obtained by calling: +352 45 76 76 - 01
The fund is a UCITS fund established in the Grand Duchy of Luxembourg. It is managed by ODDO BHF Asset Management Lux (the "Company"). The Company is part of the ODDO BHF Group.
The *Commission de Surveillance du Secteur Financier* ("CSSF") is responsible for the supervision of ODDO BHF Asset Management Lux in relation to the key information document.
Date of preparation of this key information document: 16/04/2026

WHAT IS THIS PRODUCT?

TYPE

The fund is a UCITS fund in contractual form without independent legal status (FCP – *fonds commun de placement*).
Units are only available for acquisition by eligible counterparties or professional investors within the meaning of Directive 2014/65/EU (MiFID II). The minimum investment is EUR 250,000. The returns obtained by the unit class are reinvested in the fund, not distributed.

TERM

The Fund is established for an indefinite period; However, the fund may be dissolved at any time by resolution of the Company. Please refer to the section, "How long should I hold it and can I take money out early?" for information regarding the terms and frequency of redemptions.

OBJECTIVES

The aim of the investment policy of the Fund is to achieve long-term value growth via participation in the performance of emerging markets equities. The Fund invests at least 51% of its asset value in equities and equity-like instruments included in the MSCI Emerging Markets EUR NR index.
Derivatives may be used as part of normal management of the net fund assets. The use of options, futures and swaps is permitted. The Fund may also invest up to 10% of assets in investment funds including money market funds and ETFs (within the meaning of Section 5(1)(e) of the Management Regulations). The Fund may also invest in money market instruments and term deposits (overnight deposits or deposits with a term of up to 12 months). It may also hold up to 20% in cash (within the meaning of Section 5(2)(b) of the Management Regulations).

The Fund 100% follows the MSCI Emerging Markets EUR NR as its benchmark index**, which is used as the basis for internal risk management. It seeks to outperform rather than replicate this benchmark index exactly, as a result of which, significant differences, both positive and negative, are possible. For that reason, fund performance may differ significantly from the performance of the given benchmark indices.
The fund is actively managed. The fund manager has full control over the composition of the assets in the fund. While the fund will generally hold assets that are components of the benchmark indices, it may invest in such components to different degrees and it may hold assets that are not components of the benchmark indices.

The Fund is an Article 8 fund under the SFDR.

CACEIS Bank, Luxembourg Branch is the depositary of the fund.

You can find further practical information (in English) on the fund, the Prospectus, annual and semi-annual reports and the current issue and redemption prices free of charge on our website am.oddo-bhf.com.

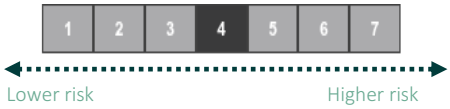
INTENDED RETAIL INVESTOR

The fund is aimed at all investors whose objective is wealth creation and/or optimisation. Investors should be in a position to sustain fluctuations in value and considerable losses and should need no guarantee that the original amount invested will be returned. In some circumstances, the fund may not be suitable for investors who wish to liquidate their investment in the fund within five years. The Company's assessment does not constitute investment advice. Its purpose is to give investors an initial indication of whether the fund is appropriate for them, given their level of experience, risk appetite and investment horizon.

INSURANCE BENEFITS AND COSTS

Insurance costs are not included in the calculations.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The risk indicator assumes you keep the product for five years. The actual risk can vary significantly if you cash in at an early stage and you may get back less

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified the risk of this product as 4 on a scale of 1 to 7, whereby 4 corresponds to a risk class of medium. The risk of potential losses from future performance is assessed as medium. It is possible that the ability to execute your redemption request will be jeopardised by unfavourable market conditions.

- **Operational risk, including custody risks:** Mistakes and misunderstandings made during management and custody processes could have an adverse effect on the fund's performance.
- **Concentration risk:** The fund acquires securities relating to specific regions or themes. Their performance may suffer, e.g. as a result of political or economic events.
- **Currency risks:** The fund also invests outside the eurozone. The value of the currencies in which these investments are made may fall against the euro.

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: 5 years Example investment: EUR 10,000			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	EUR 4,840	EUR 3,820
	Average return each year	-51.6%	-17.5%
Unfavourable	**What you might get back after costs**	EUR 8,230	EUR 10,510
	Average return each year	-17.7%	1.0%
Moderate	**What you might get back after costs**	EUR 10,650	EUR 13,210
	Average return each year	6.5%	5.7%
Favourable	**What you might get back after costs**	EUR 14,180	EUR 16,920
	Average return each year	41.8%	11.1%

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 October 2017 and October 2022. The moderate scenario occurred for an investment between October 2019 and October 2024. The favourable scenario occurred for an investment between February 2016 and February 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 5 years
Total costs	EUR 135	EUR 916
Annual cost impact*	1.4%	1.4%

*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 7.2% before costs and 5.7% 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	0.00% 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 0
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 95
Transaction costs	0.40% 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 40
Incidental costs taken under specific conditions		
Performance fees	None	EUR 0

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

Recommended holding period: 5 years

This product is suitable for long-term investments. In principle, units in the Fund – or in the unit class where applicable – can be redeemed on each valuation day. The Management Company may suspend the redemption of units if deemed necessary under exceptional circumstances, taking into account the interests of unitholders. In order to manage liquidity risks, the Management Company may suspend the redemption of units if the unitholders' redemption requests exceed a predefined threshold above which such requests can no longer be carried out in the interests of the unitholders as a whole. The Management Company may implement measures such as swing pricing, whereby the costs arising from issues or redemptions (e.g. transaction costs) are apportioned to unitholders according to origin, thereby reducing the risk of dilution for investors remaining in the sub-fund. Detailed information on this issue is provided in the Prospectus.

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 Luxembourg 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. 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. 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. 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.

** MSCI Emerging Markets EUR NR® is a registered trademark of MSCI Ltd.
*** Regulation (EU) 2019/2088 on sustainability-related disclosure requirements in the financial services sector