Key Information Document

ODDO BHF ASSET MANAGEMENT

ODDO BHF Patrimoine CN-EUR

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The 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

ODDO BHF Patrimoine, undertaking for collective investment in transferable securities ("UCITS")
(hereinafter the "Fund")
This UCITS is managed by ODDO BHF Asset Management SAS
ODDO BHF Patrimoine CN-EUR units: FR0013279957
am.oddo-bhf.com
Call +33 (0)1 44 51 80 28 for more information.
The Autorité des marchés financiers (AMF) is responsible for supervising ODDO BHF Asset Management SAS in relation to this Key Information Document. ODDO BHF Asset Management SAS is authorised in France under number GP99011 and regulated by the Autorité des marchés financiers.
Date of production of the Key Information Document: 10 October 2025

WHAT IS THIS PRODUCT?

TYPE

ODDO BHF Patrimoine is a UCITS under Directive 2009/65/EC, taking the form of a *Fonds Commun de Placement*.
The management company may liquidate the product if the assets fall below the regulatory minimum, or at its discretion in accordance with the legal requirements.

TERM

ODDO BHF Patrimoine was created on 2 October 1998 for a term of 99 years.

OBJECTIVES

The Fund's investment objective is to seek capital appreciation through investments in fixed income and equity markets over an investment horizon of more than five years while seeking to limit the portfolio's annual volatility to 12%.
The Fund manager implements an active, discretionary management strategy aimed at achieving the investment objective through exposure to various asset classes (fixed income, credit, equities, currencies, commodities) by using investment funds or direct investments (debt securities and money market instruments) and forward financial instruments for exposure and/or for hedging purposes.
The performance and volatility targets that form part of the Fund's investment objective are based on the realisation of market assumptions laid down by the Management Company and in no way represent a guaranteed return or performance.
The Fund is actively managed but is not managed in reference to a benchmark index.
The Fund may have exposure of:
- between 0% and 75% of the net assets in equity markets via funds invested in Euro Zone and international equities of all capitalisations, and derivatives, and via shares within the limit of 20%.
- between 25% and 100% of the assets in fixed income and money markets via investment funds (up to 45% of net assets for funds invested in high yield or unrated issues), derivatives, securities received under repurchase agreements, bonds, transferable debt securities or money market instruments, including between 0% and 20% of its net assets in bonds, transferable debt securities or money market instruments potentially rated lower than BBB- (making them high yield) by an official rating agency (S&P or deemed equivalent by the Management Company or using the Management Company's internal rating) or unrated. These securities will be issued by governments or corporations belonging to the OECD.
The Management Company does not use the ratings issued by rating agencies automatically or in isolation, as it also applies its own internal analysis. In the event of a rating downgrade, the Management Company will take the interests of unitholders, market conditions and its own analysis of these fixed income products into account when respecting rating limits.
Maximum exposure to emerging markets will be limited to 25% of the Fund's net assets.
On an ancillary basis, the Fund may be exposed to commodity markets through funds that invest in commodities, and may invest up to 10% of its assets in funds applying alternative strategies.
The Fund may invest up to 100% of its net assets (i) in units or shares of UCITS under European Directive 2009/65/EC, and (ii) up to 30% of its assets in EU AIFs and/or in foreign investment funds mentioned in R.214-25 that meet the criteria of article R.214-13 of the French Monetary and Financial Code. These funds may be managed by management companies of the ODDO BHF Group (up to 100%) and will be compatible with the Fund's investment strategy.
The Fund may also trade forward financial instruments or options and carry out over-the-counter transactions with a view to hedging the portfolio against and/or gaining exposure to interest rate, equity and currency risks (futures, options, swaps, forward exchange contracts) and hedging against credit risk (credit default swaps on an ancillary basis).
Up to 100% of the Fund's net assets may be exposed to currency risk with a 25% limit on emerging countries.
The Fund may also invest up to 100% of its net assets in instruments with embedded derivatives to hedge and/or increase the exposure of the portfolio to interest rate and/or credit and/or equity risks (subscription certificates, warrants).
The Fund's maximum exposure to all markets combined (fixed income, credit, equity, currency, commodity) may reach 200% of the Fund's net assets.
Subscription and redemption requests are centralised by the custodian every Paris stock exchange trading day until 17:45 (Paris time, CET/CEST) and executed on the basis of the net asset value of the following trading day.

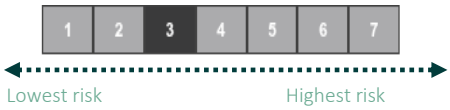
CN-EUR units accumulate their income, as decided by the management company on a yearly basis.

INTENDED RETAIL INVESTOR

This Fund is intended for investors looking for a diversified multi-management investment vehicle offering a reactive strategic allocation, and who are willing to accept the risks arising from this vehicle. US Persons may not invest in this product.
More detailed information on the Fund, such as the prospectus (French, English) and the annual and semi-annual reports (in the language of the distribution country) is available at am.oddo-bhf.com or may be obtained free of charge at any time from ODDO BHF Asset Management SAS, 12 boulevard de la Madeleine, 75009 PARIS or from the centralising agent in the distribution country. The Fund's NAV is available on the Management Company's website. Other unit classes are available for this Fund.
The Fund's custodian is ODDO BHF SCA

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

RISK INDICATOR



The risk indicator assumes you keep the product until the end of the recommended holding period, i.e. 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 this product as 3 out of 7, which is a medium-low risk class.
This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely impact our capacity to pay you. Currency risk: you will be paid in a different currency; your actual gain will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the above indicator:
Other materially relevant risks not taken into account in the indicator:
Other risks not taken into account in the risk indicator may be materially relevant. They include:
risk linked to the use of overexposure: the Fund may use derivatives to generate overexposure. The risk therefore relates to a fall in the net asset value of the Fund if market developments are adverse.
counterparty risk

As this product does not offer protection from market hazards, you could lose some or all of your investment.

PERFORMANCE SCENARIOS

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. The figures do not take into account your personal tax situation, which may also affect how much you get back.
What you will get from this product depends 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 with a one-year horizon and over the recommended investment period.
Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 5 years
Investment: €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	€7,410	€7,320
	Average return each year	-25.9%	-6.1%
Unfavourable	What you might get back after costs	€8,440	€9,650
	Average return each year	-15.6%	-0.7%
Medium	What you might get back after costs	€9,920	€11,330
	Average return each year	-0.8%	2.5%
Favourable	What you might get back after costs	€11,880	€12,580
	Average return each year	18.8%	4.7%

The unfavourable scenario occurred for an investment between: 10/2015 and 10/2020.
The medium scenario occurred for an investment between: 12/2016 and 12/2021.
The favourable scenario occurred for an investment between: 03/2020 and 03/2025.

WHAT HAPPENS IF ODDO BHF ASSET MANAGEMENT SAS IS UNABLE TO PAY OUT?

The product is a co-ownership of financial instruments and deposits separate from the portfolio's Management Company. In the event of the company's insolvency, the product's assets, which are held by the custodian, would be unaffected. In the event of the custodian's insolvency, the risk of financial loss on the product would be mitigated by the legal segregation of the custodian's assets from the product's assets.

WHAT ARE THE COSTS?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

COSTS OVER TIME

The tables show the amounts taken from your investment to cover the different types of cost. These amounts depend on how much you invest, how long you hold the product, and the return on the product. 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.
- €10,000 is invested

Investment: €10,000

Scenarios	If you exit after 1 year	If you exit after 5 years
Total costs	€516	€1,099
Annual cost impact*	5.2%	2.1%

*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 4.6% before costs and 2.5% 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

The table below indicates the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period, and the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after: 1 year
Entry costs	Entry costs represent the maximum amount that may be paid at the time of subscription. 4.00% is the most you will pay; it may be that you pay less. The person selling you the product will inform you of the actual costs.	Up to €400
Exit costs	We do not charge any exit costs for this product, but the person who sells you the product might.	Up to €0
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	These represent the unavoidable costs of running the product and any payments, including remuneration, to parties connected to the product and providing services. 0.90% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€86
Transaction costs	0.19% 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.	€19
Incidental costs taken under specific conditions		
Performance-related fees	Impact of performance-related fees. 15%, inclusive of tax, of any net performance of the Fund in excess of an annual performance of 5%, once past underperformance over the previous five years has been fully offset.	€11

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

Minimum recommended holding period: over 5 years

This recommended holding period is a minimum that takes into account the features of the selected product. It may be longer, depending on your financial position and investment choices.

You can redeem some or all of your investment at any time. Exiting before the end of the recommended holding period may affect the performance that can be expected from your investment. You can find details of any charges and penalties applied when divesting under: “What are the costs?”

Subscription and redemption requests are centralised by the custodian every Paris stock exchange trading day until 17:45 (Paris time, CET/CEST) and executed on the basis of the net asset value of the following trading day.

HOW CAN I COMPLAIN?

If you would like more information or wish to make a complaint, please contact ODDO BHF Asset Management SAS, 12 boulevard de la Madeleine, 75009 Paris, France. You can also submit a complaint by email to: service_client@oddo-bhf.com The complaints policy is available on the website: am.oddo-bhf.com. In the event of disputes, you may appeal to the AMF Ombudsman.

OTHER RELEVANT INFORMATION

The Fund is classified as an Article 6 fund under Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector (SFDR). Information on sustainable finance is available on the Management Company’s website: am.oddo-bhf.com.

Where the Fund is used as a unit-linked vehicle for a life insurance or endowment policy, additional information about this policy, such as the policy’s costs, which are not included in the costs shown in this document, the person to contact in the event of a complaint, and what will happen in the event of the insurance company’s insolvency, are presented in the policy’s Key Information Document, which your insurer or broker or any other insurance intermediary is legally required to provide.

More detailed information on the Fund, such as the prospectus (French, English) and the annual and semi-annual reports (in the language of the distribution country) is available at am.oddo-bhf.com or may be obtained free of charge at any time from ODDO BHF Asset Management SAS, 12 boulevard de la Madeleine, 75009 PARIS or from the centralising agent in the distribution country. The Fund’s NAV is available on the Management Company’s website. Other unit classes are available for this Fund.

Past performance over the last ten years or, as the case may be, the last five years if the Fund has completed at least five full calendar years, is published on the following website: am.oddo-bhf.com.