Key Information Document

ODDO BHF Polaris Balanced CR-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 Polaris Balanced, undertakings for collective investment in transferable securities ("UCITS")
(hereinafter the "Sub-Fund")
A sub-fund of the SICAV ODDO BHF II (hereinafter the "SICAV"), managed by ODDO BHF Asset Management Lux
Shareclass: ODDO BHF Polaris Balanced CR-EUR
ISIN: LU1849527939
Website: am.oddo-bhf.com
Further information can be obtained by calling: +352 45 76 76 - 01
This Sub-Fund is authorised in Luxembourg by the Commission de Surveillance du Secteur Financier in Luxembourg. The Sub-Fund is managed by ODDO BHF Asset Management Lux (the "Management Company"). The Management 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: 01/11/2026

WHAT IS THIS PRODUCT?

TYPE

The Sub-Fund is a UCITS under Directive 2009/65/EC, taking the form of a SICAV. The returns obtained by this share class are reinvested in the Sub-Fund, not distributed.

TERM

The Sub-Fund is established for an indefinite period. The Board of Directors may propose the liquidation of the SICAV at an Extraordinary General Meeting if the assets fall below the regulatory minimum. It may also do so on a discretionary basis, after the CSSF has approved the liquidation and shareholders have been informed. Please refer to the section 'How long should I hold it and can I take money out early?' for information on the possibility of making redemptions and the frequency of redemptions.

OBJECTIVES

The objective of an investment in the Sub-Fund is to achieve attractive growth in assets with reduced fluctuations in value by means of value-oriented investments and building up above-average sustainable fund investments. The Sub-Fund invests worldwide in a balanced spread of equities, bonds and money market investments. The equity allocation fluctuates between 35 % and 60 %. On the bonds side, the Sub-Fund may invest in government, corporate and covered bonds (Pfandbriefe). Up to 10 % of its assets can be invested in shares of investment funds and ETFs. Up to 10 % of its assets may also be invested in precious metal certificates the aim of which is to track the movements of the price 1:1 ("Delta 1 certificates"). The Sub-Fund may also invest up to 20 % of its assets 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. The Sub-Fund may also be managed using financial futures. The Investment Manager incorporates sustainability risks into its investment process by considering ESG (environmental, social and governance) characteristics in investment decisions as well as any principal adverse impacts that investment decisions may have on sustainability factors. ESG criteria are considered using an approach that can be broken down in three stages: Exclusions, ESG score and carbon intensity.
The Sub-Fund is actively managed and follows the MSCI Europe (NTR) EUR (24 %), the MSCI USA (NTR) EUR (24 %), the MSCI Emerging Markets Daily (NTR) EUR (2 %), the JPM Euro Cash 1 M (5 %) and the Bloomberg Euro Aggregate 1-10yrs TR Index Value unhedged (45 %) as its benchmark indices**, which form the basis for internal risk management. It seeks to outperform the benchmark rather than replicate it exactly. As a result, significant differences, both positive and negative, are possible. For that reason, Sub-Fund performance may differ significantly from the performance of the given benchmark indices. The Investment Manager has full control over the composition of the assets in the Sub-Fund. While the Sub-Fund will generally hold assets that are components of the benchmark, it may invest in such components to different degrees and also hold assets that are not components of the benchmark.
The Sub-Fund is an Article 8 fund under SFDR***.

CACEIS Bank, Luxembourg Branch is the depositary.

You can find further practical information (in English) on the Sub-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" or may be obtained free of charge at any time from the registered office of the SICAV, located at 5 allée Scheffer, L-2520 Luxembourg, Grand Duchy of Luxembourg.

INTENDED RETAIL INVESTOR

The Sub-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 Sub-fund may not be suitable for investors who wish to liquidate their investment in the Sub-Fund within five years. The Management Company's assessment does not constitute investment advice. Its purpose is to give investors an initial indication of whether the Sub-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?

RISK INDICATOR





The risk indicator assumes you keep the product 5 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 3 on a scale of 1 to 7, whereby 3 corresponds to a medium-low risk class. The risk of potential losses from future performance is assessed as medium-low. It is extremely unlikely that the ability to execute your redemption request will be jeopardised by unfavourable market conditions.

The following material risks are not fully captured by the risk indicator:
Unusual market conditions or significant unforeseeable events may amplify this Sub-Fund's risks and result in an increase in other risks, such as counterparty risks, liquidity risks, and operational risks.

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

PERFORMANCE SCENARIOS

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. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example 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	6,740 €	6,350 €
	Average return each year	-32.6 %	-8.7 %
Unfavourable	What you might get back after costs	8,570 €	9,940 €
	Average return each year	-14.3 %	-0.1 %
Moderate	What you might get back after costs	10,080 €	11,650 €
	Average return each year	0.8 %	3.1 %
Favourable	What you might get back after costs	11,530 €	13,030 €
	Average return each year	15.3 %	5.4 %

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 01/2025 and 09/2026. The moderate scenario occurred for an investment between 01/2021 and 01/2026. The favourable scenario occurred for an investment between 03/2020 and 03/2025.

WHAT HAPPENS IF THE COMPANY IS UNABLE TO PAY OUT?

The assets of the Sub-Fund are kept separate from the assets of other funds and the Management Company's own assets. In the event of the Management Company’s insolvency, the product’s assets, which are held by the depositary, would be unaffected.

WHAT ARE THE COSTS?

The person advising on or selling you 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 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 and how well the product does. 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 € invested.

Scenarios

	If you exit after 1 year	If you exit after 5 years
Total costs	452 €	1,240 €
Annual cost impact*	4.6 %	2.3 %

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.4 % before costs and 3.1 % 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	3.00 % 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 maximum amount you will be charged. The person selling you the product will inform you of the actual charge.	300 €
Exit costs	We do not charge an exit fee for this product.	0 €
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1.48 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	144 €
Transaction costs	0.08 % 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.	8 €
Incidental costs taken under specific conditions		
Performance fees	Up to 10 % of the amount by which the performance of the share exceeds the performance of the benchnark index (€STR + 400 bp) at the end of an accounting period.	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, shares in the Sub-Fund can be redeemed on each valuation day. The Company may suspend the redemption of shares if deemed necessary under exceptional circumstances, taking into account the interests of shareholders, or restrict the redemption of shares if the shareholders' redemption requests reach a predefined threshold beyond which redemption requests can no longer be carried out in the interest of all shareholders as a whole. The Management Company may implement measure such as swing pricing, whereby the costs arising from issues or redemptions (e.g. transaction costs) are allocated to shareholders according to origin, thereby reducing the risk of dilution for shareholders remaining in the Sub-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 Sub-Fund is subject to Luxembourg tax law. This may have an impact on the taxation of your income from this Sub-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: "am.oddo-bhf.com". If the share class was launched less than 10 years ago, performance is presented for all complete calendar years since launch. For more information on the Sub-Fund's environmental and/or social characteristics, please refer to the Annex to the Prospectus.

Details of the Management 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 Management Company free of charge.

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

** JPM Euro Cash 1 M is a registered trademark of JPMorgan Chase & Co.; MSCI Europe (NTR) EUR, MSCI USA (NTR) EUR and MSCI Emerging Markets Daily (NTR) EUR are registered trademarks of MSCI Ltd. and Bloomberg Euro Aggregate is a registered trademark of Bloomberg Index Services Limited.
*** Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector.