

ODDO BHF Polaris Flexible (CN-EUR)

WKN/ISIN: A2N4JR/LU1874837278

This share class is managed by ODDO BHF Asset Management Lux.

Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. This information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision whether to invest.

Objectives and investment policy

ODDO BHF Polaris Flexible is a wealth management fund with a very flexible investment policy and a broad investment spectrum. On the equities side, ODDO BHF Polaris Flexible invests, in particular, in individual securities from Europe as well as in internationally-oriented sectoral and regional funds; in addition, individual securities are acquired outside Europe. On the bonds side, government and corporate bonds or corresponding funds qualify for investment. Money-market investments round off the portfolio. Certificates may also be added.

The equity allocation ranges from 25 to 100 per cent. Active risk management is moreover carried out using derivative hedging instruments. Selection and control of the investments is based on the assessment of the investment advisor ODDO BHF Trust GmbH.

The aim of an investment in ODDO BHF Polaris Flexible is to participate to the greatest extent possible in value growth on stock markets during upward trends and to limit losses during downturns.

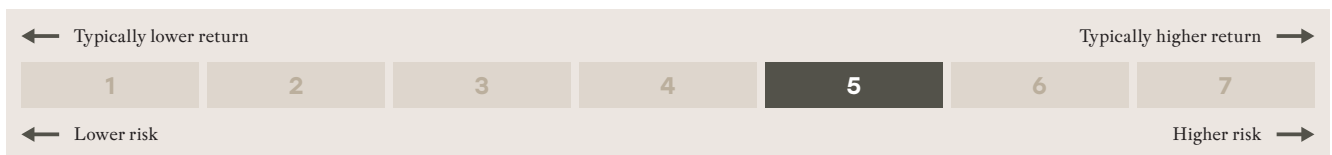
The currency of the Fund is Euro.

Income generated by the share class (CN-EUR) will not be distributed, but accumulated.

You may return your shares on each exchange trading day.

Shares in ODDO BHF Polaris Flexible (CN-EUR) may only be acquired in connection with a wealth management agreement or an independent financial advisory agreement.

Risk and reward profile



The Fund is classified into its risk class on the basis of historical data of the Fund or a comparable investment in the last 5 years; the classification therefore does not represent any forecast for the future. The classification is not a guarantee; it can change over time. A classification into category 1 does not mean that the Fund is not subject to any risk of fluctuation in its value.

The Fund is classified into risk class 5 because the historical data show value fluctuations of between 10% and 15% on an annual average.

Generally, higher value fluctuations will entail greater risks of loss, but also greater opportunities for value increases.

The following risks do not have any direct influence on the classification but may nevertheless be of significance for the Fund:

– **Operational risks including custody risks:** Errors and misunderstandings in management and custody may adversely affect the performance of the Fund.

– **Target fund risks:** The Fund invests in target funds in order to cover certain markets, regions or themes. The performance of individual target funds may lag behind the performance of the respective market.

– **Currency risks:** The Fund also invests its monies outside the Euro area. The value of the currencies of these investments may fall against the Euro.

– **Risks from the use of derivative instruments:** Derivatives are financial futures transactions that are based on underlyings such as equities, bonds, interest rates, indices and commodities and on their performance. The Fund may use derivative instruments to hedge or increase the value of the Fund assets. Depending on the performance of the underlying, losses may be incurred.

– **Credit risk:** The fund also invests in bonds. If the credit worthiness of individual issuers decreases or they become insolvent, the value of the corresponding bonds falls.

For a detailed description of all risks, please refer to the Prospectus of the Fund under “Risk information”.

Costs

One-off costs before and after the investment:	
Initial sales charge	5 %
Redemption fee	0 %
In each case these are the highest amounts that may be charged to you.	
Costs incurring to the Fund during the financial year:	
Ongoing charges	1.39 %
Costs to be borne by the Fund in certain circumstances:	
Performance-based fee p. a.	
Up to 10 % of the amount by which performance exceeds the benchmark index (EONIA OIS plus 600 basis points).	

The costs borne by you finance the management and custody of the Fund as well as distribution and marketing; these costs reduce the growth potential of your investment.

The initial sales charges and redemption fees represent the maximum amount in each case. In the individual case, the amounts to be paid by you may be lower. With regard to the amounts actually applying to you, please ask your advisor or distribution agent.

As the share class has not yet existed for a complete financial year, the ratio “Ongoing charges” is based on empirical values. The “Ongoing charges” may fluctuate from one financial year to the next.

For detailed information on the costs, please refer to the Prospectus of the Fund.

Past performance

The share class (CN-EUR) was launched on December 10, 2018.

There is still insufficient data, to show you the performance of a complete calendar year.

Practical information

The Custodian of this Fund is CACEIS Bank, Luxembourg Branch. ODDO BHF Polaris Flexible was originally launched as the “Dynamic Total Return Portfolio” sub-fund of the “BHF TRUST Exklusiv:” umbrella fund on 24 September 2007 under Part II of the Luxembourg Investment Law. With effect from 1 August 2012, the sub-fund was separated from the umbrella fund and continued as BHF Flexible Allocation FT. On 10 December 2018, it was most recently renamed “ODDO BHF Polaris Flexible”.

Further practical information about the Fund, the Prospectus (UCITS Prospectus), the Annual and Semi-annual Reports as

well as the current issue and redemption prices are provided to you free of charge and in the English language on our website at “am.oddo-bhf.com”.

Luxembourg tax regulations may have an influence on the taxation of your personal income from the Fund.

ODDO BHF Asset Management Lux may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the UCITS.

This Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). This Key Investor Information is accurate as at July 25, 2019.

Details regarding the corporate compensation policy are available on the web site am.oddo-bhf.com. This includes a detailed description of the compensation scheme for specific employee groups as well as the information about the persons responsible for the allotment. On request this information will be provided by the company in hard-copy form and free of charge.