

ODDO BHF Exklusiv: Polaris Balanced (CN-EUR)

WKN/ISIN: A2JPT5/LU1849527855

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

Polaris Balanced is a sub-fund of ODDO BHF Exklusiv. With Polaris Balanced, you invest globally in a diversified manner in a balanced mix of equities and bonds. The focus is on securities from Europe and the US yielding strong dividends. Government and corporate bonds as well as mortgage bonds qualify as bond investments. The selection of equities is based on a sustained value approach that focuses on stability, profitability, capital efficiency and an attractive valuation. The equity allocation is between 35 and 60 per cent.

The aim of an investment in ODDO BHF Exklusiv: Polaris Balanced is to generate attractive asset growth with reduced value fluctuations through value-oriented investments.

The sub-fund is based on 40 percent of STOXX Europe 50 (NR)[®], 40 percent of JPM EMU Investment Grade 1-10 years[®], 10 percent of MSCI USA[®] and 10 percent of JPM Euro Cash 1 M[®] as benchmark*; however, the sub-fund does not replicate the benchmark exactly and

*STOXX Europe 50 (NR)[®] is a registered trademark of STOXX Limited.
JPM EMU Investment Grade 1-10 years[®] and JPM Euro Cash 1 M[®] are registered trademarks of JPMorgan Chase & Co.
MSCI USA[®] is a registered trademark of MSCI Inc.

instead strives to exceed the performance of the benchmark, meaning that significant deviations, both positive and negative, are possible. The objective is a performance independent of the benchmark. The Fund is actively managed to seek out promising investments from which good performance can be expected. The benchmark is only one of several indicators used in taking investment decisions. The investment selection is also based on in-depth market analyses and macroeconomic studies. Qualitative and fundamental analyses are further cornerstones of the active decision-making process, as well as the use of a “Bottom-Up-Approach”.

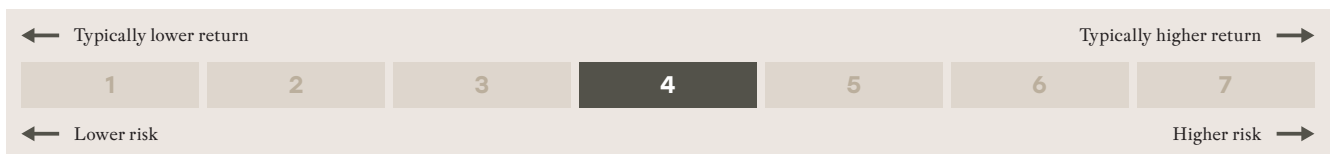
The currency of the sub-fund is Euro.

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 Exklusiv: Polaris Balanced (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 4 because the historical data show value fluctuations of between 5% and 10% 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.
- **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	3 %
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	1.31 %
Costs to be borne by the Fund in certain circumstances:	
Performance-based fee p. a.	
10 % of the amount by which the share value performance exceeds the performance of the EONIA plus 400 basis points at the end of each accounting period.	

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.

Past performance

The share class (CN-EUR) was launched on December 3, 2018, but only launched on February 13, 2019.

There is 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 Exklusiv: Polaris Balanced" was launched on October 8, 2007 in accordance with Part II of the 2010 Law as a sub-fund named "BHF TRUST Exklusiv: Dividendorientiertes Aktien-/ Renten Portfolio" of the umbrella fund "BHF TRUST Exklusiv:". On December 22, 2014, it was converted to Part I of that Law. On February 1, 2020, it was most recently renamed "ODDO BHF Exklusiv: Polaris Balanced".

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.

The "Ongoing charges" indicated here were incurred in the last financial year of the unit class, which ended on 31 August 2019. The figure includes all charges and other payments made by the fund (not including transaction costs and any performance fees) and relates these charges to the fund assets. The "Ongoing charges" may vary between financial years.

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

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 February 1, 2020.

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.