



Liquidity risk, the impact of financial techniques and 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: 3 years
Investment: €10,000

Scenarios		If you exit after 1 year	If you exit after 3 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	€7,970	€8,560
	Average return each year	-20.3%	-5.1%
Unfavourable	What you might get back after costs	€8,800	€8,770
	Average return each year	-12.0%	-4.3%
Medium	What you might get back after costs	€9,580	€9,590
	Average return each year	-4.2%	-1.4%
Favourable	What you might get back after costs	€10,280	€10,760
	Average return each year	2.8%	2.5%

The unfavourable scenario occurred for an investment between: 03/2017 and 03/2020.

The medium scenario occurred for an investment between: 10/2018 and 10/2021.

The favourable scenario occurred for an investment between: 05/2022 and 05/2025.

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 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 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 3 years
Total costs	€603	€815
Annual cost impact*	6.1%	2.8%

*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 1.4% before costs and -1.4% 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. 5.00% 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 €500
Exit costs	Exit costs are not charged.	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. 0.92% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€87
Transaction costs	0.16% 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.	€16
Incidental costs taken under specific conditions		
Performance-related fees	Impact of performance-related fees. There is no performance-related fee for this share.	€0

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

Minimum recommended holding period: over 3 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, conversion and redemption requests are centralised by the transfer agent (CACEIS Bank, Luxembourg Branch) every net asset value valuation day until 12:00 (Luxembourg time, CET/CEST) and executed on the basis of the net asset value of that 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

This Sub-fund is classified as an Article 8 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 Sub-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 Sub-fund, such as the prospectus (in French, English and German) and the annual and semi-annual reports translated into the languages of the Sub-fund's distribution countries, is available at 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 or from the centralising agent in the distribution country. Detailed information on the remuneration policy is available on the management company's website (am.oddo-bhf.com). Investors may also request a hard copy of this information from the management company. The agreement entered into pursuant to Article 79 of the Law of 2010, as described in more detail in Appendix 1, Section I of the Prospectus, may be consulted by Sub-fund investors on request.

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