



ODDO BHF
ASSET MANAGEMENT



ODDO BHF POLARIS FUND RANGE

Stay on course

July 2026

Launched in

2005¹

Assets under management

€ 3 604M

Quality, ESG, long-term, and diversification

Four globally diversified funds adapted to the investor's risk profile and investment objective. Moderate, Balanced, Dynamic, or Flexible, each Polaris fund gathers the same scrutiny in terms of company selection and risk management

- Diversified, pure bottom-up and long-term investment approach
- Long-term growth potential with a direct exposure to global secular trends
- Stock and bond selection according to ESG criteria
- Clear and transparent quality-oriented investment process to select companies with strong financial and extra-financial fundamentals
- Stable team of well-experienced Portfolio Manager and Investment Specialists, dedicated to the Polaris fund range

Funds	SFDR-Classification	Morningstar Sustainability Rating ²	SRI ³
ODDO BHF Polaris Moderate	6 8 9	⊕ ⊕ ⊕ ⊕ ⊕	① ② ③ ④ ⑤ ⑥ ⑦
ODDO BHF Polaris Balanced	6 8 9	⊕ ⊕ ⊕ ⊕ ⊕	① ② ③ ④ ⑤ ⑥ ⑦
ODDO BHF Polaris Flexible	6 8 9	⊕ ⊕ ⊕ ⊕ ⊕	① ② ③ ④ ⑤ ⑥ ⑦
ODDO BHF Polaris Dynamic	6 8 9	⊕ ⊕ ⊕ ⊕ ⊕	① ② ③ ④ ⑤ ⑥ ⑦

Principal risks: The ODDO BHF Polaris funds are exposed to a certain number of risks: **risk of capital loss, equity risk, medium capitalisations risk, discretionary management risk, modelling risk, sustainability risk, currency risk.** For more details about risks, please refer to page 5 of this document

All funds present a risk of capital loss.

Data as of 30/06/2026 | Source: ODDO BHF AM GmbH, ODDO BHF SE, MorningstarTM | ¹ Inception date of ODDO BHF Polaris Moderate: 15/07/2005 |

² Sustainability rating as of 30/06/2026 | ³ Synthetic risk indicator in a range between 1 (lowest risk level) and 7 (highest risk level). This indicator is amended accordingly if there are changes in the risk and earnings profile of the fund.

Promotional document

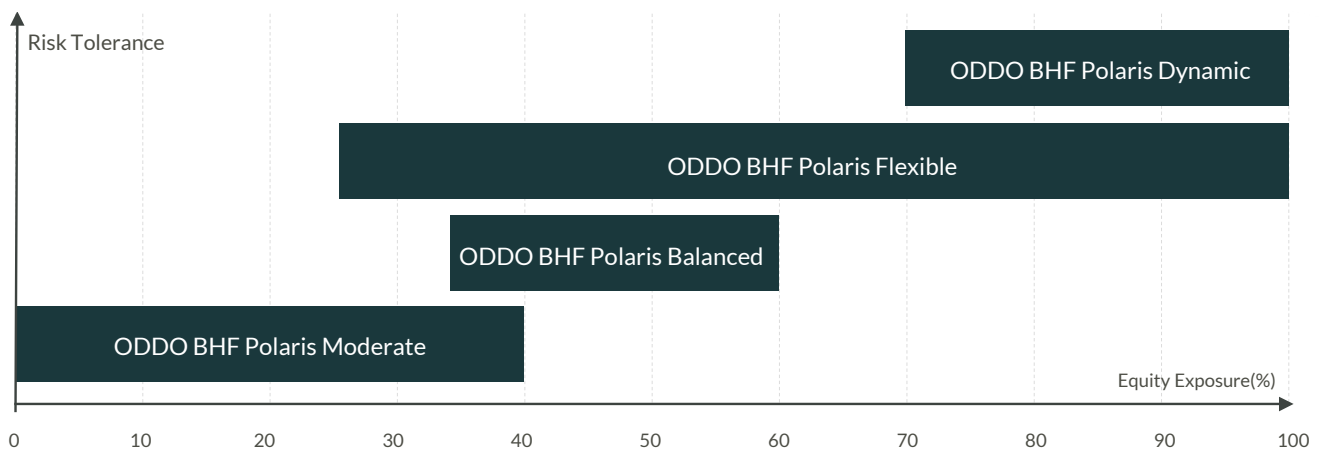
ODDO BHF POLARIS – JULY 2026 – 1

AN OUTLINE OF THE ***MOST IMPORTANT TRENDS*** OF TODAY AND TOMORROW

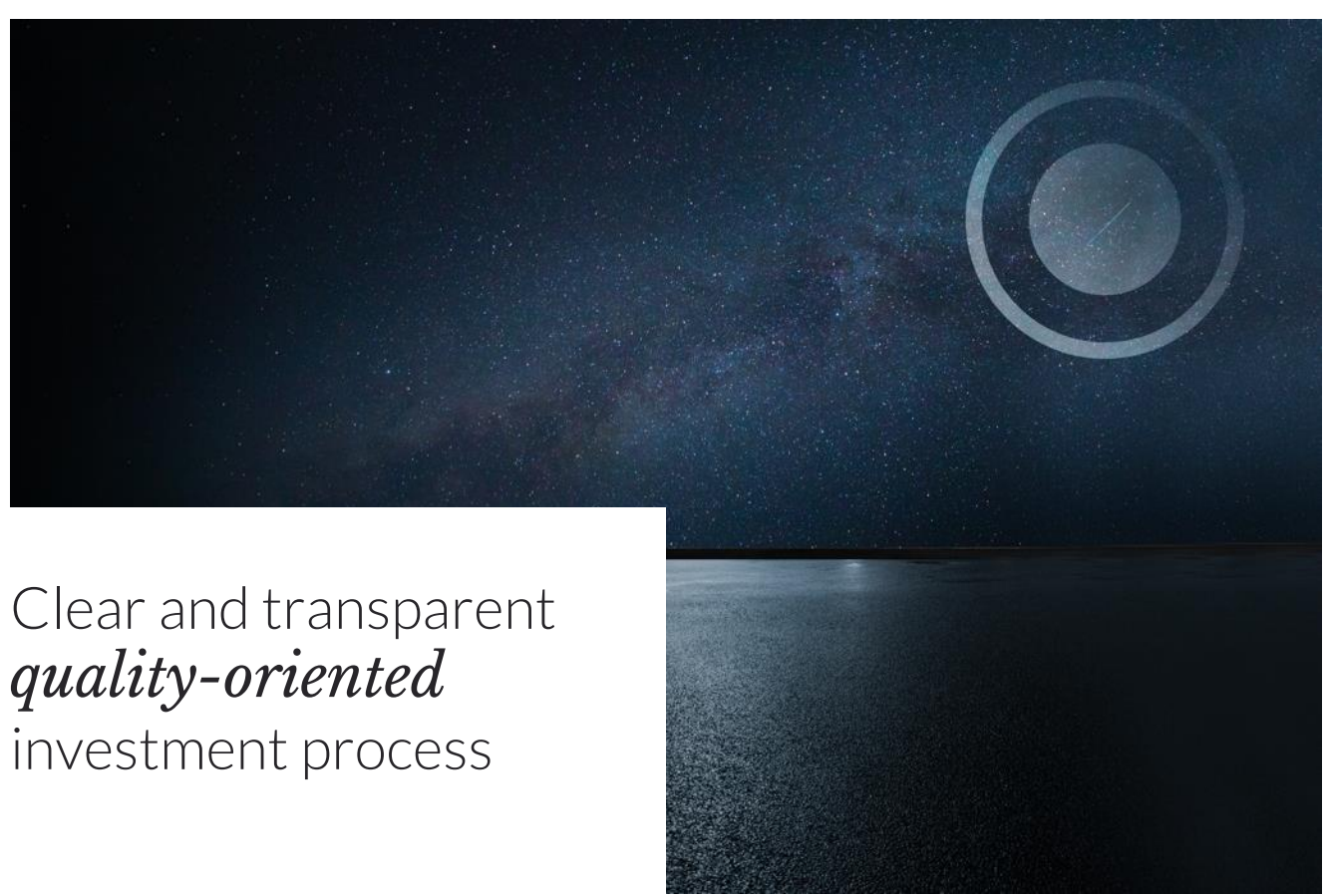
DIRECT EXPOSURE TO GLOBAL SECULAR TRENDS



A POLARIS FUND FOR VARIOUS INVESTOR PROFILES

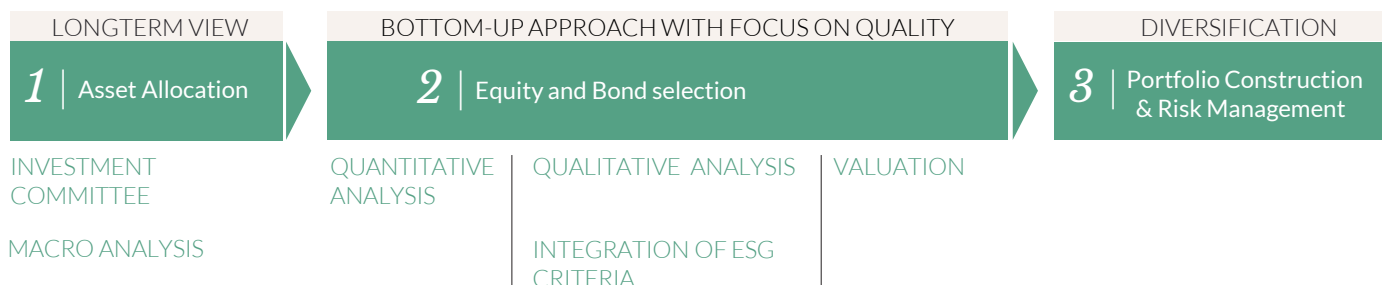


All funds are mainly exposed to the following risks: risk of capital loss, equity risk, interest rate risk and discretionary management risk. For more details, please refer to page 6 of this document.



Clear and transparent *quality-oriented* investment process

INVESTMENT PROCESS



A pure bottom-up investment process. The portfolio management team strives to select companies offering the following characteristics:

- Better earnings growth profile and higher free cash flow generation than the market
- Reliable economic moat due to their presence in a market with strong entry barriers
- Positioning on global secular trends offering a better resistance through all phases of the economic cycle according to our analysis
- Solid Environmental, Social and Governance characteristics
- Availability at a reasonable price
- Liquidity as the funds only invest in listed liquid assets with a decent market capitalization or issue size

All funds present a risk of capital loss.

SIGNIFICANT *ESG APPROACH* IN THE EQUITY AND BOND SELECTION PROCESS

ESG INVESTMENT UNIVERSE

- Companies of the MSCI ACWI Index

EXCLUSIONS

- Companies with significant sales in weapons, tobacco, coal, unconventional oil & gas, biodiversity
- Non-compliance with UN Global Compact criteria
- Poor ratings from MSCI ESG: CCC, B¹
- Government bonds of countries classified as "not free" according to the Freedom House Index
- ESG criteria reduce the original investment universe by at least 20%

ESG RATING AND MONITORING

- Average MSCI ESG rating at least A
- We aspire to reach a below average market CO2 intensity²
- At least 90% of portfolio positions have a sustainability rating



DIALOGUE AND REPORTING

- Systematic dialogue with portfolio companies having a lower-ranked ESG rating
- Monthly ESG reporting with ESG key metrics

TEAM OF *stable and well-experienced* INVESTMENT SPECIALISTS



TILO WANNOW
Retail
Portfolio Manager
ODDO BHF Polaris Balanced



PETER RIETH, CFA
Industrials
Portfolio Manager
ODDO BHF Polaris Moderate



PATRICK SUCK, CFA
Technology
Portfolio Manager
ODDO BHF Polaris Flexible



NILS BOSSE-PARRA
Health Care
Portfolio Manager
ODDO BHF Polaris Dynamic



VOLKER KÖSTER
Head of Portfolio
Management,
ODDO BHF SE



HENNING SCHNEIDER, CFA
Financials
Portfolio Manager



BERNHARD STEINER
Materials
Portfolio Manager



MATTHIAS DAMM, CFA
ESG
Portfolio Manager



PATRICK MERTENS
Portfolio Manager



MARTIN FECHTNER, CFA
Emerging Markets
Portfolio Manager



TORBEN KRUEHMANN
Bond markets
Portfolio Manager



ANNETTE PACL-SCHNEEWEIS
Bond markets
Portfolio Manager



JAN KLATTE
Bond markets
Portfolio Manager



JACQUELINE BLOMENDAHL
Investment Specialist



JONAS EISCH
Investment Specialist



STEFAN DIEHL
Telecommunications / Utilities
Portfolio Manager



LUISA REICHWEIN
Portfolio Manager

- Year of experience within ODDO BHF Group
- Year of investment experience

The use of ESG criteria may affect the Fund's performance and therefore the Fund's performance may differ positively or negatively from the performance of similar funds that do not use such criteria. The sector exclusions in place for the Fund may not correspond directly with the investor's views. All Investment specialists are employees of ODDO BHF SE | Data as 30/06/2026 - Source : ODDO BHF AM GmbH, ODDO BHF SE | ¹ According to the MSCI methodology all 3 sub-ratings > 3 | ² Market average is represented by the MSCI ACWI

WHY INVEST IN THE *ODDO BHF POLARIS* FUND RANGE?

Globally diversified portfolios with high-quality companies to navigate through different market phases

- Mainly invested in listed international equities and bonds, selected for the robustness and the sustainability of their fundamentals
- 20 years of track-record¹ backed by a proven security selection process

Direct exposure to structural growth potential

- Digitalization / automation of the economy,
- New consumer and work trends,
- Ageing population and
- Rising income in emerging middle class

Conviction-based investment philosophy with long-term views

- Investing in companies for which the portfolio management team has long-term convictions
- Concentrated portfolios with low portfolio turnover

Significant ESG approach in the equity and bond selection process

- The four funds integrate ESG criteria into their investment process.
- We strongly believe that the integration of ESG criteria has a positive influence on the long-term performance for investors

Steady and well-experienced investment management team

- 16 portfolio manager & analysts based in Frankfurt and dedicated to the management of the Polaris range
- Asset allocation, selection of convictions and risk management: the team is involved in the entire investment process

Ability to stay on course, even in stormy conditions

- Since its inception in 2005¹, ODDO BHF Polaris fund range has demonstrated its resilience and consistency throughout market phases
- Its proven ability to rebound after a market downturn is one of its key assets

A Polaris fund for various investor profiles

The ODDO BHF Polaris fund range offers investors the opportunity to invest according to their individual risk profile and investment objective

RISKS

The ODDO BHF Polaris fund range is mainly associated with the following risks : risk of capital loss, equity risk, risk linked to the holding of small and midcaps, interest-rate risk, credit risk, volatility risk, modelling risk, portfolio concentration risk, foreign-exchange risk, risks linked to discretionary management, liquidity risk of underlying assets, risk incurred from excess exposure, counterparty risk, risk associated with commitments on forward financial instruments, risks related to securities financing and collateral management, risk relating to investment in high-yield speculative securities and, in an incidental manner emerging market risk.

Investors are invited to consult the Key Investor Information Document and the fund's prospectus for a detailed description of the risks to which the fund is exposed.

All funds present a risk of capital loss.

Source : ODDO BHF AM GmbH; ODDO BHF SE | ¹ Inception date of ODDO BHF Polaris Moderate: 15/07/2005

General Characteristics

Fund name	ODDO BHF Polaris Moderate			ODDO BHF Polaris Balanced			ODDO BHF Polaris Dynamic			ODDO BHF Polaris Flexible		
Fund Size	1 383 Mio. €			1 034 Mio. €			703 Mio. €			484 Mio. €		
Benchmark index	15% MSCI Europe ; 8% MSCI USA ; 2% MSCI Emerging Markets ; 10% JPM Euro Cash 1M ; 65% Bloomberg Euro Aggregate 1-10Y			25% MSCI Europe ; 20% MSCI USA ; 5% MSCI Emerging Markets ; 5% JPM Euro Cash 1M ; 45% Bloomberg Euro Aggregate 1-10Y			50% MSCI Europe ; 30% MSCI USA ; 10% MSCI Emerging Markets ; 10% JPM Euro Cash 1M			35% MSCI Europe ; 20% MSCI USA ; 5% MSCI Emerging Markets ; 20% JPM Euro Cash 1M ; 20% Bloomberg Euro Aggregate 1-10Y		
Investment objective	Avoid major setbacks in equity prices and generate superior returns to an investment in bonds through flexible asset allocation			To generate attractive capital gains and suitable yields while adhering to a structure that is fundamentally growth-centered. The investment policy is based mainly on equities from domestic and foreign issuers, as well as fixed- and floating-rate securities.			To generate attractive capital gains and suitable yields while adhering to a structure that is fundamentally growth-centered.			To achieve the best possible participation in the appreciation of the stock markets in the upward movement and a containment of the losses in the downward movement.		
Inception date	15th of July 2005			8th of October 2007			8th of October 2007			10th of October 2007		
Recommended investment period	3 years			5 years			5 years			5 years		
Morningstar™ category	EUR Cautious Allocation - Global			EUR Moderate Allocation - Global			EUR Aggressive Allocation - Global			EUR Flexible Allocation - Global		
SFDR classification ¹	689			689			689			689		
Fund information	DRW-EUR	CR-EUR	CN-EUR	DRW-EUR	CN-EUR	CR-EUR	DRW-EUR	CR-EUR	DNW-EUR	DRW-EUR	DNW-EUR	CR-EUR
ISIN code	DE000A0D95Q0DE000A2JJ1W5			DE000A2JJ1V7			LU0319577374			LU0319572730		
Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Inception date	15/07/2005	01/10/2018	01/10/2018	08/10/2007	03/12/2018	03/12/2018	08/10/2007	03/12/2018	16/08/2018	10/10/2007	01/08/2018	10/12/2018
Dividend policy	Distribution	Accumulation	Accumulation	Distribution	Accumulation	Accumulation	Distribution	Accumulation	Distribution	Distribution	Distribution	Accumulation
Minimum initial subscription	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100	EUR 100
Fixed management fees (p.a.)	1.25%	1.15%	1.00%	1.40%	1.15%	1.30%	1.60%	1.50%	1.30%	1.60%	1.30%	1.50%
Subscription fees (current)	Up to 5%, currently 3%	Up to 5%, currently 3%	Up to 5%, currently 3%	Up to 3%, currently 3%	Up to 3%, currently 3%	Up to 3%, currently 3%	Up to 3%, currently 3%	Up to 3%, currently 3%	Up to 3%, currently 3%	Up to 5%, currently 5%	Up to 5%, currently 5%	Up to 5%, currently 5%
Performance fees	-	10% (above €STR+200bps)	10% (above €STR+200bps)	-	10% (above €STR+400bps)	10% (above €STR+400bps)	-	10% (above €STR+600bps)	-	-	-	10% (above €STR+600bps)
Ongoing charges	1.41%	1.31%	1.16%	1.65%	1.43%	1.56%	2.11%	2.01%	1.80%	1.99%	1.70%	1.89%
Redemption fees	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Structure and technical information												
Legal structure	OGAW (German Mutual Fund), UCITS IV			Sub-fund of SICAV ODDO BHF II			Sub-fund of SICAV ODDO BHF II			Sub-fund of SICAV ODDO BHF II		
Investment management company	ODDO BHF Asset Management GmbH			ODDO BHF Asset Management Lux			ODDO BHF Asset Management Lux			ODDO BHF Asset Management Lux		
Custodian	The Bank of New York Mellon SA/NV			CACEIS Bank, Luxembourg branch			CACEIS Bank, Luxembourg branch			CACEIS Bank, Luxembourg branch		
Registered for sale in	Austria, Belgium, France, Germany, Italy, Luxembourg, Portugal, Spain, Sweden, Switzerland			Germany, Belgium, Luxembourg, Austria, France, Italy, Portugal, Spain, Switzerland			Germany, Belgium, Luxembourg, Austria, France, Italy, Spain, Portugal, Switzerland			France, Belgium, Germany, Italy, Switzerland, Austria, Luxembourg, Spain		

¹ Data as of 30/06/2026. The EU Sustainable Finance Disclosure Regulation (SFDR) is a set of EU rules which aim to make the sustainability profile of funds transparent, more comparable and better understood by end investors. Article 6: The management team does not consider sustainability risks or adverse effects of investment decisions on sustainability factors in the investment decision making process. Article 8: The management team addresses sustainability risks by integrating ESG criteria (Environment and/or Social and/or Governance) into its investment decision making process. Article 9: The management team follows a strict sustainable investment objective that significantly contributes to the challenges of the ecological transition, and addresses Sustainability Risks through ratings provided by the Management Company's external ESG data provider.

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Potential investors should consult an investment advisor before subscribing to the fund. The investor is informed that the fund presents a risk of capital loss, but also many risks linked to the financial instruments/strategies in the portfolio. In case of subscription, investors must read the Key Investor Information Document (KIID) and the fund's prospectus in order to acquaint themselves with the detailed nature of any risks incurred and all costs. The value of the investment may vary both upwards and downwards and may not be returned in full. The investment must be made in accordance with investors' investment objectives, their investment horizon and their capacity to deal with the risk arising from the transaction. ODDO BHF ASSET MANAGEMENT GmbH cannot be held responsible for any direct or indirect damages resulting from the use of this document or the information contained in it. This information is provided for indicative purposes and may be modified at any moment without prior notice.

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ODDO BHF Polaris Moderate: The Key Investor Information Document (English, French, German, Italian, Portuguese, Spanish and Swedish) and the prospectus English, French and German) are available free of charge from ODDO BHF ASSET MANAGEMENT GmbH or at am.oddo-bhf.com or at authorized distributors. The annual and interim reports are available free of charge from ODDO BHF ASSET MANAGEMENT GmbH or on its internet site am.oddo-bhf.com

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If the fund is licensed for sale in Switzerland, the representative there is ACOLIN Fund Services AG, Leutschenbachstrasse 50 - 8050 Zurich, Switzerland. Paying agent is ODDO BHF (Switzerland) Ltd., Schulhausstrasse 6, 8027 Zurich, Switzerland. Further useful information regarding the fund, the Sales Prospectus including the Fund Rules, the Key Investor Information Document as well as the annual and half-yearly reports will also be available there free of charge and in the German language.

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ODDO BHF Asset Management GmbH

Commercial register: HRB 11971 Amtsgericht Düsseldorf – Approved and supervised by: Bundesanstalt für Finanzdienstleistungsaufsicht ("BaFin")

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