

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

Ofi Invest ESG Equity Climate Focus – Ofi Invest Actions Climat Units • ISIN: FR0013414414

This UCI is managed by Ofi Invest Asset Management – Aéma Groupe

Société Anonyme à Conseil d'Administration (Public Limited Company with Board of Directors) – 127-129 Quai du Président Roosevelt – 92130 Issy-les-Moulineaux
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The French Financial Markets Authority (Autorité des Marchés Financiers – AMF) is responsible for supervising Ofi Invest Asset Management in relation to this Key Information Document.
 Ofi Invest Asset Management is authorised (under no. GP-92-12) and regulated by the AMF.

Date of production of the KID: 01/01/2026

What is this product?

AIF type: Undertaking for Collective Investment in Transferable Securities (UCITS) under French law, created in the form of a Mutual Fund (hereinafter the “Mutual Fund”).

Term: There is no maturity date for this product, although it was created with a term of 99 years. It may be liquidated or merged with another fund under the conditions set out in the Mutual Fund's regulations.

Objectives: The Fund's objective is to outperform the Stoxx Europe 600 ex UK Net Dividends Reinvested Index by investing in companies with an active approach to the energy and environmental transition.

The investment universe of Ofi Invest ESG Equity Climate Focus includes the securities selected by the Stoxx Europe Total Market Index.

The portfolio is built and managed using qualitative analysis of the individual companies within the investment universe. Without disregarding the sector and economic picture, each security is therefore analysed to help managers get an understanding of the competitive positions and the strategy and management quality.

During this analysis phase, the manager performs a study of the company's financial criteria. The main criteria are the growth rate in its medium-term turnover, its operating profit and net profit, its return on capital invested and its capacity to finance growth. Analysis of competitive positions and of whether or not there are barriers to entry, is based around interviews and management visits, and around sectoral or individual research, conducted internally or by selected financial intermediaries.

The management objective is to construct a portfolio of securities that offers significant potential value.

Alongside the financial analysis, as part of their study, the manager also analyses non-financial criteria in order to select the very best portfolio securities. The proportion of ESG-analysed securities in the portfolio must be greater than 90% of the fund's net assets (excluding cash, UCIs and derivatives).

The management adopts a “rating improvement” ESG approach, which involves achieving a higher average ESG score for the portfolio than the average ESG score for the SRI comparison universe, including the securities that make up the Stoxx Europe (BKXF) index, after removing 30%, as a weighting, of the index's securities. These eliminated securities correspond to the exclusion of private issuers featuring on the management company's sector-based and norm-based exclusion lists for the purposes of the SRI Label, as well as securities with the lowest ESG scores.

Under the SRI Label, the portfolio is committed to outperforming three non-financial indicators (an environmental indicator (PAI 2), a social indicator (PAI 11), and the share of issuers from sectors subject to enhanced vigilance with a credible transition plan), compared to its SRI universe.

The Fund pursues a strategy to promote the private issuers that are the most active in terms of the Energy Transition.

The universe of sectors that produce high levels of greenhouse gas emissions will be analysed based on two criteria: the Carbon Intensity of the company's activities and how great a role the company is playing in the Energy Transition.

Companies from carbon-intensive sectors that are either “highly risky” or “risky” will be excluded from the investment universe. In addition, the universe of sectors with lower greenhouse gas (GHG) emissions will be created by excluding companies with the lowest scores on environmental factors.

The ESG analysis of issuers is performed using a dedicated proprietary tool for automating the quantitative processing of ESG data, combined with a qualitative analysis by the ESG analysis team. Examples of ESG criteria analysed include carbon emissions, information security policies and Board independence. The main methodological limitations of the Mutual Fund's non-financial strategy are those faced by Ofi Invest Asset Management when developing its ESG rating model (problem associated with non-disclosure or incomplete disclosure of information by some companies, and problem with the quantity and quality of the ESG data that need to be processed).

At least 60% minimum of the UCITS' net assets are invested on share markets. In particular, due to its eligibility for the SSP tax scheme, at least 75% minimum of the Mutual Fund is invested in securities that are eligible for the SSP. Managers will make opportunistic investments at their discretion, with no constraints on sector allocations, in companies of all sizes listed on OECD markets only.

In addition to these investments, which are central to the strategy, up to 25% maximum of the portfolio may be invested in the following instruments: Debt securities and money-market instruments (from private or public issuers). These instruments are used as part of the cash-management approach for the UCITS. Portfolio security issuers must be rated Investment Grade, under the rating policy put in place by the Management Company.

The manager may take positions in order to hedge the portfolio against an anticipated market downturn or, conversely, in order to expose it to an expected upturn in the same markets, by using instruments such as futures or options contracts. The manager is also permitted to hedge the portfolio against the Focus risk.

Benchmark index: The Fund's performance can be compared with the performance of the Euro Stoxx 600 ex UK Net Dividends Reinvested index.

The STOXX® Europe 600 ex UK Net Total Return Index excludes the United Kingdom from the countries included in the STOXX Europe 600 Net Total Return Index, meaning that the number of securities available may vary.

Please note that the STOXX Europe 600 Net Total Return index is made up of the 600 largest securities from 17 European countries. The index's shares cover all business sectors and are chosen for their market capitalisation size, liquidity and sector weighting.

Subscription and redemption procedures: Investors may subscribe to their units either as an amount or as a number of units, and redeem their units as a number of units with the depositary. Subscription and redemption requests are centralised on each valuation day up to 12:00 pm with the Depositary and are executed based on the next net asset value, i.e., at an unknown price. The corresponding payments are made on the second non-holiday trading day following the net asset value date applied. For subscriptions or redemptions that go through another institution, additional time for routing these orders is required for instructions to be processed. The net asset value is calculated on each non-holiday trading day.

Intended retail investors: This OFI ACTIONS CLIMAT unit class is intended for Mutavie group policyholders who are looking to invest mainly in an equity fund invested in European companies that are most committed to the environment and favour issuers with an active approach to the energy and environmental transition.

Potential investors are advised to have an investment horizon of at least five years. Capital is not guaranteed for investors, who should be able to bear losses equal to their total investment in the Fund. The Fund's units are not available for subscription by US Persons (see the “Intended subscribers and profile of the typical investor” section in the prospectus). This unit accumulates its distributable amounts.

Recommendation: the recommended holding period is five years. This Mutual Fund may not be suitable for investors who plan to withdraw their contribution before five years have elapsed.

Depositary: SOCIETE GENERALE

Further information (prospectus, annual report, half-yearly report), along with information on other unit classes, is available free of charge, in French, at the address below. They may also be sent by post within one week on written request from the investor to:

Ofi Invest Asset Management
 Direction Juridique
 127-129 Quai du Président Roosevelt, 92130 Issy-les-Moulineaux, France

The Fund's net asset value is available on the AMF website (www.amf-france.org) and on the Management Company's website (www.ofi-invest-am.com).

What are the risks and what could I get in return?

Summary Risk Indicator:



Lower risk

Higher risk

! The risk indicator assumes you keep the product for the recommended holding period. The actual risk can vary if you cash in before the recommended holding period 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 this product as 4 out of 7, which is a medium risk class; in other words, the potential losses from future performance of the product are medium, and if market conditions were to deteriorate, it is unlikely that our capacity to pay you would be affected. This product does not expose you to any additional financial obligations or liabilities. This product does not include any protection from future market performance, so you could lose some or all of your investment.

Other materially relevant risks not included in the Summary Risk Indicator are:

- Credit risk: the issuer of a debt security held by the Mutual Fund is no longer able to make the coupon payments or repay the capital.
- Liquidity risk: the potential major impact on asset prices when a financial market is unable to absorb transaction volumes.
- Counterparty risk: the investor is exposed to the risk of a counterparty defaulting or being unable to meet its contractual obligations as part of an over-the-counter transaction.

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 one year and the recommended investment period. They are based on a minimum history of ten years. If the history is insufficient, it is supplemented on the basis of assumptions made by the management company. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Example Investment: €10,000		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment		
Stress	What you might get back after costs	€4,460	€3,616
	Average return each year	-55.39%	-18.40%
Unfavourable	What you might get back after costs	€7,786	€9,672
	Average return each year	-22.13%	-0.66%
Moderate	What you might get back after costs	€10,651	€13,844
	Average return each year	6.51%	6.72%
Favourable	What you might get back after costs	€13,383	€18,383
	Average return each year	39.06%	12.95%

The scenarios are based on an investment (compared to historical net asset values) made:

- between 31/12/2021 and 31/01/2025 for the unfavourable scenario;
- between 30/04/2018 and 30/04/2023 for the moderate scenario;
- between 31/10/2016 and 31/10/2021 for the favourable scenario.

What happens if the PMC is unable to pay out?

The Mutual Fund is a collective financial instrument investment and deposit vehicle, which is separate from the Management Company. Should there be a default by the Management Company, the Mutual Fund assets held by the depositary will not be affected. Should there be a default by the depositary, the risk of loss of the Mutual Fund is mitigated as a result of the depositary's assets being segregated by law from the Mutual Fund'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.

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 and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- €10,000 is invested
- 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

Costs over time (for an investment of €10,000):

	If you exit after 1 year	If you exit after 5 years
Total costs	€145	€1,035
Annual cost impact (*)	1.45%	1.55% each year

(*) 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 8.27% before costs and 6.72% after costs.

Composition of Costs

One-off costs upon entry or exit	Annual cost impact if you exit after 1 year	
Entry costs	There are no entry costs for this product.	N/A
Exit costs	There are no exit costs for this product.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.4%. This is an estimate based on actual costs over the last financial year ended at the end of June 2025. This figure may vary from one financial year to the next.	€140
Transaction costs	0.05% 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.	€5
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	N/A

How long should I hold the UCI and can I take money out early?

Recommended holding period: 5 years

You can redeem your investment at any time. However, the recommended holding period as shown is intended to minimise your risk of capital loss in the event of redemption before this period, although this does not constitute a guarantee.

How can I complain?

For any complaint relating to the Mutual Fund, subscribers may consult their adviser or contact Ofi Invest Asset Management:

- either by post: 127-129 Quai du Président Roosevelt, 92130 Issy-les-Moulineaux, France
- or by e-mail directly at the following address: contact.clients.am@ofi-invest.com or on the website: www.ofi-invest-am.com

If you are not satisfied with the response given, you may also refer the matter to the AMF Ombudsman via the following link: www.amf-france.org (mediation section) or write to the following address: Médiateur de l'AMF, Autorité des Marchés Financiers, 17 Place de la Bourse, 75082 Paris Cedex 02.

Other relevant information

When this product is used as a unit-linked fund for a life insurance or endowment policy, additional information about this policy – such as the policy costs (which are not included in the costs set out in this document), the contact person for making a claim and what happens should the insurance company default – is set out in the key information document for this policy, which must be provided by your insurer or broker or any other insurance intermediary under its statutory obligation.

SFDR categorisation: Article 8

The Mutual Fund promotes environmental and/or social characteristics and governance within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector ("SFDR"). For more information about sustainable finance, please visit the website: <https://www.ofi-invest-am.com/en/sustainable-finance>.

Information about the past performance of the Mutual Fund presented over five years, along with calculations of past performance scenarios, is available at <https://www.ofi-invest-am.com/en/produits>.

The Remuneration Policy and any updates are available at www.ofi-invest-am.com and can also be provided in hard copy format free of charge or on written request sent to the address above.

Ofi Invest Asset Management can only be held liable for statements contained in this document that are misleading, inaccurate or inconsistent with the corresponding sections of the Mutual Fund prospectus.