

## Purpose

This document provides you with essential information about this investment product. This document is not considered marketing material. This 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

UCI – Ofi Invest ESG Monétaire- Parts IC - ISIN: FR0011381227

UCI managed by OFI INVEST ASSET MANAGEMENT - 22 rue Vernier - 75017 PARIS

For more information, please contact our Sales Department on 01 40 68 17 10 or via the following email address: [contact.clients.am@ofi-invest.com](mailto:contact.clients.am@ofi-invest.com) or visit [www.ofi-invest-am.com](http://www.ofi-invest-am.com).

The AMF is responsible for monitoring OFI INVEST ASSET MANAGEMENT with regard to this key information document. OFI INVEST ASSET MANAGEMENT is approved by the Autorité des Marchés Financiers

This PRIIPS is authorized for marketing in France and regulated by AMF

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You are about to purchase a product that is not simple and may be difficult to understand.

## What is this product?

**Type:** UCITS (Standard variable net asset value (VNAV) money market)

**Term:** 1 year

**Objectives:** The Ofi Invest ESG Monétaire Fund's objectives are to offer a higher return to investors, after actual management costs are deducted, than the Capitalised €STR +5 bp index over an investment horizon of 6 to 12 months, and to achieve regular net asset value growth, while adopting an SRI approach.

The management process for the Fund mainly uses the performance levers outlined below in order to achieve the management objective:

\* Securities Holding Strategy

\* The terms of investments are extended in order to get wider spreads. However, in a climate with very low interest rate rises, the Fund reserves the right to invest in securities with a shorter maturities and more attractive risk/return ratio.

\* Bonds with a maturity of up to two years maximum are purchased, provided that the period until the next interest rate update is less than or equal to 397 days, up to 50% of the net assets), as their yield is frequently higher than the yield for negotiable debt securities.

\* A minimum of 70% of the Fund's Net Assets are invested in Negotiable Debt Securities and French and foreign interbank money market instruments (eligible eurozone and OECD member countries under the Management Company's criteria). Bonds issued by private or public issuers may not account for more than 50% of the Fund's net assets. However, within the eurozone, up to 40% of the net assets may be invested in countries listed as "peripheral" under the Management Company's criteria. "Peripherals" currently refers to Portugal, Italy, Ireland and Spain. In addition, "corporate and sovereign" investments are excluded in Greece.

The Management Company has put in place a securities selection policy based in particular on the life, type, creditworthiness, liquidity and profitability of the financial instruments. The Fund will invest in debt securities and money-market instruments with the following characteristics:

The maximum remaining life on issue of securities that may be purchased by the Fund is 397 days. However, the Fund may invest in debt securities and money-market instruments with a residual maturity of no more than two years up until the legal redemption date, provided that the period up until the next interest rate update is no more than 397 days. Where applicable, fixed-rate money-market instruments hedged via a swap arrangement and floating-rate money market instruments will be updated against a money-market rate or index;

In order to measure the level of exposure to credit and liquidity risks, the Weighted Average Life ("WAL") up to the date when the securities that make up the portfolio are actually redeemed (i.e. final maturity date) may not be more than 12 months;

In order to measure the level of exposure to credit and liquidity risks, the Weighted Average Maturity ("WAM") up to the date when the securities that make up the portfolio reach maturity (i.e. the reimbursement date or the interest rate revision date) may not be more than 6 months.

Financial contracts are included in calculations on the WAL and WAM.

Portfolio securities, or, alternatively, their issuers, are regarded as high quality by the Management Company. In particular, the Management Company takes into account the instrument's creditworthiness, the instrument's asset class type, the liquidity profile and, for structured financial instruments, the operational and counterparty risks.

In order to gain exposure to the credit market and/or to invest its cash, the Fund may invest up to 10% of its assets in French and European UCITS that comply with Article 16 of the MMFR, which themselves invest less than 10% of their assets in UCITS. These UCITS must fall within the definition of the "Short Term Money Market Funds" or "Standard Money Market Funds" classification.

Alongside the financial analysis, as part of their study, the manager also analyses non-financial criteria in order to commit to a "Socially Responsible Investment" (SRI) selection of portfolio companies. The non-financial analysis or rating carried out will cover at least 90% minimum of the portfolio's securities (as a percentage of the mutual fund's net assets, excluding cash).

The Ofi Invest ESG Monétaire Fund may invest in financial futures (traded on French and foreign regulated markets and/or over-the-counter). For this purpose, the manager may take positions with a view to hedging the portfolio against interest-rate risks in order to achieve the management objective. Transactions on derivatives may only be performed for hedging purposes.

The Fund's performance can be compared with the performance of the capitalised €STR +5 bp index. The "€STR" (Euro Short-Term Rate) index is calculated using the weighted average of overnight transactions of over €1 million in unsecured loan transactions on the money market by the most active banking institutions in the eurozone.

Investors may subscribe to or redeem their units on request from OFI INVEST ASSET MANAGEMENT (directly registered shares) or from SOCIETE GENERALE (by delegation by the Management Company for managed bearer and registered shares) every valuation day up to 12:00 (midday). Dividends are capitalised.

### Intended retail investors:

This UCITS is intended for all subscribers who are looking to invest in short-term liquid assets which set out to offer comparable yields to yields on the money market and/or preserve the value of their investment.

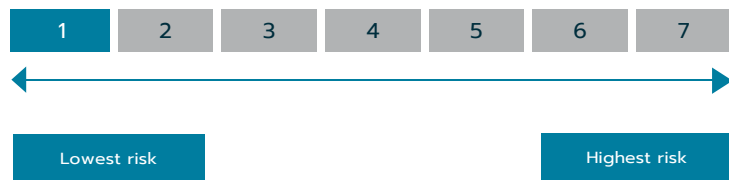
The Fund is aimed at investors who are seeking short-term asset growth (6-12 months) and are not willing to take major risks in order to achieve this objective.


The Fund is aimed at individuals who are sufficiently experienced and have enough financial knowledge to be able to assess the risks associated with the Fund's profile. Investors accept that they may lose some or all of their assets due to negative performances with their investment.

**Insurance:** The IC unit in the Fund may be used as an account-unit vehicle for life insurance policies. The costs outlined below do not include the costs of the life insurance policy or any other package.

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

### Risk indicator



 The risk indicator assumes you keep the product for the recommended holding

period. The actual risk can vary significantly if you cash in at an early stage, 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 1 out of 7, which is the lowest risk class; in other words, the potential losses from future performance of the product are at the lowest level, 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.

## Performance Scenarios

Scenarios		1 year	Recommended Holding Period
Stress scenario	What you might get back after cost Average return each year	€ %	9935.94€ -0.64%
Unfavorable scenario	What you might get back after cost Average return each year	€ %	9936.08€ -0.64%
Medium scenario	What you might get back after cost Average return each year	€ %	9988.30€ -0.12%
Favorable scenario	What you might get back after cost Average return each year	€ %	10056.53€ 0.57%

This table shows the amounts you could get back over the recommended holding period, according to various scenarios, assuming you invest EUR 10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios for other products.

The scenarios presented are an estimate of future performance based on past evidence relating to variations in the value of this investment, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## What happens if the PMC is unable to pay out?

OFI INVEST ASSET MANAGEMENT is a Portfolio Management Company approved and supervised by the French Financial Markets Authority (AMF). OFI INVEST ASSET MANAGEMENT complies with organisational and operational rules, particularly with regard to equity. In the event of default by OFI INVEST ASSET MANAGEMENT, no legal compensation scheme is envisaged because the UC's solvency is not called into question. The Depositary ensures the custody and safekeeping of the Fund's assets.

### What are the costs?

The total cost includes one-off costs (entry or exit costs) and recurring costs (management costs, portfolio transaction costs, etc.), as well as incidental costs (performance fees and, where applicable, carried interest).

Reduction in Yield (RIY) represents the impact of costs on performance in percentage terms, i.e., the difference between performance excluding costs and performance including costs.

The amounts shown here are the cumulative costs of the product itself for different holding periods (except for UCIs with a recommended holding period of less than one year). They include potential early exit penalties. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

## Costs over time (for an investment of EUR 10,000)

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Scenario investment [10 000 EUR]	If you exit after 1 year	If you exit after the recommended holding period
Total Costs	€	389.73€
Impact on yield (RIY) per year	%	4.00%

## Breakdown of costs

The table below shows:

- 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
- The meaning of the different cost categories

It shows the impact on return each year.

<b>One-off costs</b> (distribution costs, structuring costs, marketing costs, subscription costs (including taxes))	Entry costs	2.75%	The impact of the costs you pay when entering your investment (this is the most you will pay, and you could pay less) And/or where the costs are embedded in the price, for instance, in the case of PRIPs other than investment funds. The impact of costs already included in the price. This is the most you will pay, and you could pay less. Where distribution costs are included in entry costs, this includes the costs of distributing your product.
	Exit Costs	N/A	The impact of the costs of exiting your investment when it matures.
<b>Recurring costs</b> (unavoidable operating costs of the UCI, all payments, including remuneration related to the UCI or providing services to it, transaction costs)	Portfolio transaction costs	0.08%	The impact of the costs incurred when we buy and sell investments underlying the product.
	Other recurring costs	0.05%	The impact of the costs that we charge each year for managing your investments and the costs set out in Section II.
<b>Incidental costs</b> (performance fees paid to the manager or investment advisers where applicable, and possibly carried interest if the UCI provides for this)	Performance Fees	0.01%	The impact of the performance fee. We deduct this fee from your investment if the product outperforms its benchmark corresponding to 15% of outperformance above the capitalised €STR + 5 bp

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

Recommended holding period: 1 year

We are of the view that the recommended holding period is ideal for the UCI to optimise benefit from the income from this type of instrument.

You may redeem your investment at any time; however, the recommended holding period opposite is intended to minimise your risk of capital loss in the event of redemption before this period, even though it does not constitute a guarantee.

**How can I make a complaint?**

For any complaint relating to the UCI, the subscriber may consult their adviser or contact OFI INVEST ASSET MANAGEMENT.

- Either by post: OFI INVEST ASSET MANAGEMENT - 22 rue Vernier - 75017 PARIS
- Or directly via the website at the following address: [contact.clients.am@ofi-invest.com](mailto:contact.clients.am@ofi-invest.com)

If, following your complaint, you are not satisfied with the response provided by the OFI Group, you may also contact the AMF Ombudsman via the following link: [www.amf-france.org](http://www.amf-france.org) or write to the following address: Médiateur de l'AMF, Autorité des Marchés Financiers, 17 place de la Bourse, 75082 Cedex 02.

**Other relevant information**

For more details about the product, you can visit the website: [www.ofi-invest-am.com](http://www.ofi-invest-am.com)

Under the applicable regulations, OFI INVEST ASSET MANAGEMENT undertakes to submit this document before any subscription, and that this document will be updated at least once a year at the closing of the UCI's accounts.

OFI INVEST ASSET MANAGEMENT can also provide you with the UCI's latest annual report, half-yearly brochure and net asset value.

Information on the UCI's past performance is available at the following address: <https://www.ofi-invest-am.com/funds>