

# KEY INFORMATION DOCUMENT

## 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

**Global Fund - Ofi Invest Biodiversity Global Equity - Class I-XL EUR (the "Shares")**

**PRIIP Manufacturer: Ofi Invest Lux (belonging to the Aéma Groupe)**

**ISIN: LU2922762062**

**Website of the PRIIP Manufacturer: [www.ofi-invest-lux.com](http://www.ofi-invest-lux.com)**

Call +352 27 20 35 1 for more information

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Ofi Invest Lux in relation to this Key Information Document. This PRIIP is authorised in Luxembourg. Ofi Invest Lux is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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## What is this product?

**Type:** The Shares are a class of shares in Ofi Invest Biodiversity Global Equity (the "**Sub-Fund**"), a sub-fund of Global Fund (the "**Fund**"). The Fund is organised as a public limited company (société anonyme) and qualifies as an undertaking for collective investment in transferable securities (UCITS) within the meaning of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment (the "**2010 Law**"). The Fund has appointed Ofi Invest Lux as its management company in accordance with the 2010 Law (the "**Management Company**").

The Sub-Fund is a compartment of an investment fund, whose performance will depend on the performance of its portfolio as further described in the section "Objectives" of this Key Information Document. The assets and liabilities of the Sub-Fund are segregated from the other sub-funds of the Fund by law. The performance of other sub-funds of the Fund therefore have no impact on the performance of the Sub-Fund or the return on your investment.

**Term:** The Fund and the Sub-Fund were set up with an unlimited duration. The board of directors of the Fund (the "Board") has the power to terminate the Sub-Fund, or the Shares, in certain circumstances as further described in the prospectus of the Fund (the "Prospectus"). The PRIIP Manufacturer cannot terminate the Fund, the Sub-Fund or the Shares unilaterally.

**Objectives:** The objective of this Sub-Fund is to participate in the development of international equity markets by mainly investing in quoted equity securities of companies, domiciled and listed on Regulated Markets or Other Regulated Markets globally. To that end the Sub-Fund will select responsible, active, and committed companies, in the fight against the erosion of biodiversity and in favor of the protection of nature and the restoration of ecosystems. For that end, investments in companies' equity securities will be pooled related to biodiversity defined sub-categories, as detailed in the Prospectus. The Investment Manager will be bound by these investment criteria.

In order to achieve its investment objective, this Sub-Fund will base its investments on fundamental financial and extra-financial research in the selection of individual securities for long term positions. The Sub-Fund's strategy remains discretionary depending on the Investment Manager's market anticipation. As companies following biodiversity objectives might encompass a broad range of market capitalisations, the policy of the Sub-Fund is to invest in all kinds of market capitalisations with neither sector, country (excluding emerging markets) nor benchmark allocation constraints.

At least 80% of the Sub-Fund's net assets shall be permanently invested in common stock of companies.

The Sub-Fund may invest up to 10% of its net assets in corporate and government debt securities rated investment grade at the time of acquisition. The Sub-Fund may hold no more than 10% of its net assets in aggregate in ancillary liquid assets and cash equivalents.

not more than 10% of the assets of any Sub-Fund may in the aggregate be invested in UCITS or UCIs.

The consideration of material Environmental, Social and Governance ("ESG") issues is incorporated into the investment analysis and decision-making processes in order to better assess investment opportunities and manage risk with a view toward generating sustainable, long-term returns. Examples of ESG factors include: carbon emissions, water scarcity, waste management, biodiversity.

The investment strategy includes the implementation of an ESG approach in "rating improvement", which consists of obtaining an average ESG score of the portfolio higher than the average ESG score of the comparison SRI universe, including the

stocks making up the MSCI World index, after eliminating 30% of the index weighting.

As part of the SRI Label, the pocket commits to outperform two extra-financial indicators (one environmental indicator – PAI 2 – and one social indicator – PAI 7) compared with its SRI universe.

Derivative instruments may be used for exposure and/or hedging. The Sub-Fund's overall risk is calculated using the commitment method. The Sub-Fund's consolidated exposure level, including exposure via paper securities, units or shares of UCIs and derivative instruments, is limited to 200% of the net assets (gross leverage) and 100% of the net assets (net leverage).

**Benchmark index:** The Sub-Fund is not managed against a benchmark, nevertheless, the investor will be able to compare the performance of the Sub-Fund with the MSCI World index. This euro-denominated index provides exposure to large- and mid-cap equities in developed countries. It is calculated daily and published by MSCI Limited (closing price, net dividends reinvested).

**Redemption procedures:** You can request the redemption of your Shares from the registrar and transfer agent or the principal distributor on a daily basis (on any dealing day, i.e., on which banks in Luxembourg and Paris are open for banking business).

**Further information:** For further information about the Sub-Fund, please visit our website on [www.ofi-invest-am.com](http://www.ofi-invest-am.com), where you can obtain a copy of the Prospectus (available in English), semi-annual and annual reports (available in English), free of charge. Our website also provides other information not contained in the above documents such as the most recent prices of the Shares. Periodic reports, such as the semi-annual and annual reports, and the Prospectus, as further outlined in the section "Other relevant information" below, are prepared for the Fund as a whole.

**Conversions:** You are able to convert your Shares into shares of another class of the Sub-Fund or another sub-fund of the Fund. Further information can be found in the Prospectus.

**SFDR:** The Sub-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").

**Depository:** Société Générale Luxembourg.

**Dividends:** This Share Class capitalizes and/or distributes its distributable amounts.

**Intended retail investor:** The I-XL Class Shares of this Sub-Fund is open to institutional investors with a minimum initial subscription amount of €30,000,000, wishing to invest in international equity markets as described in the section "Objectives" above. Investors should have (a) a medium-term investment horizon of at least five years, (b) sufficient theoretical or practical experience investing in the international equity markets, and (c) be willing to accept a risk of 4 out of 7, which corresponds to a medium risk. Capital is not guaranteed for investors, meaning investors should be able to bear the loss of their entire investment in the Sub-Fund. The need of the investor to be able to bear the loss of their entire investment is due to several risks, including market and credit risk, which can significantly impact the return on investment. The Shares are not available for subscription by US Persons (see the "Intended

subscribers and profile of the typical investor” section in the prospectus).

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

### Risk Indicator:



**!** The risk indicator assumes you keep the product for 5 years. 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 4 out of 7, which is a medium risk class. In other words, the potential losses from future performance of the product are at an average level, and if market conditions were to deteriorate, it is unlikely that our capacity to pay you would be affected.

Beside the risks included in the Risk Indicator, other risks may affect the Sub-Fund's performance. Please refer to the Global Fund prospectus. This product does not include any protection from future market performance, so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios:

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 ten years. Markets could develop very differently in the future.

Recommended holding period: 5 years			
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	€1,300	€1,320
	Average return each year	-86,96%	-33,26%
Unfavourable	What you might get back after costs	€8,680	€11,180
	Average return each year	-13,2%	2,26%
Average	What you might get back after costs	€10,830	€16,810
	Average return each year	8,32%	10,95%
Favourable	What you might get back after costs	€14,300	€23,070
	Average return each year	43,05%	18,20%

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. The stress scenario shows what you might get back in extreme market circumstances. This type of scenario occurred for an investment in ex post benchmark index (MSCI World):

- between March 2015 and March 2020 for the unfavourable scenario;
- between September 2021 and October 2024 for the intermediate scenario; and
- between March 2020 and October 2024 for the favourable scenario.

### What happens if Ofi Invest Lux is unable to pay out?

The Fund is an investment company, which is separate from the PRIIP Manufacturer. Should there be a default by the PRIIP Manufacturer, the assets of the Fund, and thereby the Sub-Fund, held by the Depositary, will not be affected. With respect to the Depositary, there is a potential default risk if the assets of the Fund held with the Depositary are lost. However, such default risk is limited due to the rules set out in which require a segregation of assets between those of the Depositary and the Fund. The Depositary is liable to the Fund or to the investors of the Fund for the loss by the Depositary or one of its delegates of a financial instrument held in custody unless the Depositary is able to prove that the loss has arisen as a result of an external event beyond its reasonable control. For all other losses, the Depositary is liable in case of its negligent or intentional failure to properly fulfill its obligations pursuant to the article 34(3) and 35 of the 2010 Law. Losses are not covered by any investor compensation or guarantee scheme.

### 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 how well the product does. 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.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	€448	€1,003
<b>Annual cost impact (*)</b>	4.49%	1.49% per year

(\*) 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 10.75% before costs and 9.09% after costs.

### Composition of Costs

One-off costs upon entry or exit	If you exit after 1 year	
Entry costs	2% maximum of the amount you pay when you start investing. This is the maximum amount that may be deducted from your capital before it is invested. In some cases, you may pay less.	Up to €200
Exit costs	2 % of your investment before it is paid out to you. This is the maximum amount. In some cases, you may pay less.	196 €
Ongoing costs taken each year		
Management fees or other administrative or operating costs	0.52% of the value of your investment per year. It's an estimation of all fees and expenses that may be charged for one financial year. This figure may vary from one financial year to the next.	€51
Transaction costs	0.01% 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.	€1
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	None

### How long should I hold it and can I take money out early?

Recommended holding period: 5 years

You can redeem your investment on any dealing day, as described in the section "What is this product?" above, by sending a redemption request to the registrar and transfer agent. We have selected the recommended holding period of 5 years to align your shareholding with the medium to long-term nature of the underlying portfolio investments and the assumption that these investments will generate a return over a medium to long-term period. While the recommended holding period is intended to minimise your risk of capital loss, this does not constitute a guarantee.

### How can I complain?

For any complaint relating to the Sub-Fund (or the Shares), the PRIIP Manufacturer or any person selling or advising you on the Shares, subscribers may consult their advisor or contact Ofi Invest Lux:

- either by post: OFI INVEST LUX - 20 rue Dicks – L-1417 Luxembourg – Luxembourg or by e-mail directly to the following address: [contact.am@ofi-invest.com](mailto:contact.am@ofi-invest.com)

If you are not satisfied with the response given, you may also refer the matter to the CSSF to the following address: Commission de Surveillance du Secteur Financier, Département Juridique CC, 283, route d'Arion, L-2991 Luxembourg.

### Other relevant information

The information contained in this Key Information Document is supplemented by the Prospectus, the articles of incorporation of the Fund and the latest semi-annual and annual reports (if available) which will be provided to you before your subscription to the Shares in accordance with the law. Additional information can be found on our website at [www.ofi-invest-lux.com](http://www.ofi-invest-lux.com). For more information about sustainable finance, please visit the website: [www.ofi-invest-lux.com/sustainability](http://www.ofi-invest-lux.com/sustainability)

Information about the past performance of the Shares presented over five years, along with calculations of previous performance scenarios, is available at [www.ofi-invest-lux.com](http://www.ofi-invest-lux.com).