

## 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 Monétaire IC units • ISIN: FR0011381227

This UCI is managed by Ofi Invest Asset Management - Aéma Groupe  
 A société anonyme (public limited company) with a Board of Directors - 22 Rue Vernier - 75017 Paris  
 Call +33 (0)1 40 68 12 94 for more information, or go to our website: <http://www.ofi-invest-am.com>.

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.

This PRIIPS is authorised for sale in Austria, Portugal and Italy and regulated by the Austrian Financial Market Authority (FMA), the Portuguese Securities Market Commission (CMVM) and the Italian Companies and Exchange Commission (CONSOB).

Date of production of the KID: 14/03/2025

## What is this product?

**Type:** Undertaking for Collective Investment in Transferable Securities (UCITS) under French law, created in the form of a Mutual Fund (hereinafter the "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 Fund's regulations.

**Objectives:** The Ofi Invest ESG Monétaire Fund's objective is to offer investors a higher return, after actual management costs are deducted, than the Capitalised €STR +5 bps 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 investment 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, the Fund may invest up to 40% of its net assets in countries listed as "peripheral", according to the criteria of the Management Company. "Peripheral" currently refers to Portugal, Italy, Ireland and Spain. Moreover, "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, the fixed-rate money market instruments hedged by a currency swap and variable-rate money market instruments will be updated in relation to 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.

The non-financial analysis or rating carried out will cover at least 90% minimum of the portfolio's securities (as a percentage of the Fund's net assets, excluding cash). Management adopts a Best-in-Universe ESG approach, which consists of excluding 30% of issuers from the comparison SRI universe, including those securities making up the money market universe. These non-investable 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. The money market universe is defined as follows: the Bank of America Merrill Lynch Euro Corporate (ER00) index, companies having an issue programme with the Banque de France on money market instruments, debts of European Union States, and an additional list of issuers from OECD member countries eligible according to the financial investment

criteria but which would not be represented by the set-ups described above. In connection with the SRI Label, the fund undertakes to outperform two non-financial indicators (an environmental indicator (PAI indicator 2) and a social indicator (PAI indicator 13)), compared to its SRI universe. The ESG analysis of issuers is carried out using a specifically developed proprietary tool that automates the quantitative processing of ESG data, combined with a qualitative analysis performed 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 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 certain companies, problem associated with the quantity and quality of ESG data to be processed).

The 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.

**Benchmark index:** The Fund's performance can be compared with the performance of the capitalised €STR +5 bps 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.

**Subscription and redemption procedures:** Investors may request the subscription of their units, either as an amount or as a number of units, and the redemption of their units from IZNES (directly registered shares); and from the Société Générale (by delegation from the Management Company for bearer units). Subscription requests are centralised each valuation day with the Depositary by 12:00 pm, and will be answered on the basis of the next published net asset value (at an unknown price). The corresponding payments are made on the first non-holiday trading day following the date of calculation of the net asset value. 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 every non-holiday trading day worked in Paris. The net asset value calculated on Friday will be dated Sunday. This valuation will include the coupon accrued for the weekend and will serve as the basis for the requests for subscription and redemption. The same method will be applied for periods containing one or more public holidays.

**Intended retail investor:** 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 those on the money market and/or to preserve the value of their investment. Potential investors are advised to have an investment horizon of between 6 and 12 months. Capital is not guaranteed and investors must be able to bear losses equal to the amount of their investment in the Fund. The units of the Fund 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 sums.

**Recommendation:** the recommended holding period is 6 to 12 months. This Fund may not be suitable for investors planning to withdraw their contribution within 6 to 12 months.

**Depositary:** SOCIETE GENERALE

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


Ofi Invest Asset Management  
 Direction Juridique  
 22 Rue Vernier - 75017 Paris - France

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

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

### Summary Risk Indicator:



 The risk indicator assumes you keep the product for the recommended holding period. The actual risk can vary 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 the 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.

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

- Credit risk: the issuer of a debt security held by the 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 a one-year period and over the recommended holding period. They are calculated based on a past performance record of at least ten years. If the past performance record is not long enough, it will be supplemented with assumptions used 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 (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment	
Stress	<b>What you might get back after costs</b>	€9,561
	Average return each year	-4.39%
Unfavourable	<b>What you might get back after costs</b>	€9,561
	Average return each year	-4.40%
Moderate	<b>What you might get back after costs</b>	€9,613
	Average return each year	-3.87%
Favourable	<b>What you might get back after costs</b>	€10,010
	Average return each year	0.10%

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

- between 30/04/2019 and 30/04/2020 for the unfavourable scenario;
- between 30/11/2018 and 30/11/2019 for the moderate scenario;
- between 31/03/2023 and 31/03/2024 for the favourable scenario.

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

The 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 Fund assets held by the depositary will not be affected. Should there be a default by the depositary, the risk of loss of the Fund is mitigated as a result of the depositary's assets being segregated by law from the 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	
Total costs	€385
Annual cost impact (*)	3.86% each year

This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

**Composition of Costs**

One-off costs upon entry or exit	Annual cost impact if you exit after 1 year.	
Entry costs	2.75% maximum of the amount you pay in when entering this investment. 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 €272
Exit costs	1.0% of your investment before it is paid out to you. This is the maximum amount. In some cases, you may pay less.	€100
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.06%. This is an estimate based on actual costs over the last financial year ended at the end of December 2023. This figure may vary from one financial year to the next.	€6
Transaction costs	0.06% 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.	€6
Incidental costs taken under specific conditions		
Performance fees	We deduct this fee from your investment if the product outperforms its benchmark index, corresponding to 15% of the outperformance beyond the €STR capitalised +5 bps. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation below includes the average over the last 5 years.	€1

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

**Recommended holding period:** 6 to 12 months

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 Fund, subscribers may consult their advisor or contact Ofi Invest Asset Management:

- either by post: Ofi Invest Asset Management - 22 Rue Vernier - 75017 Paris - France
- or by e-mail directly at the following address: [contact.clients.am@ofi-invest.com](mailto:contact.clients.am@ofi-invest.com) or on the website: [www.ofi-invest-am.com](http://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](http://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 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 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/fr/fr/institutionnel-et-entreprise/politiques-et-documents>.

Information about the past performance of the 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](http://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 Fund prospectus.