

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 ISR Monétaire CT – N Unit • ISIN: FR0010694125

This UCI is managed by Ofi Invest Asset Management (Aéma Groupe) – A Société Anonyme à Conseil d'Administration (Public Limited Company with a Board of Directors) – 127-129 Quai du Président Roosevelt, 92130 Issy-les-Moulineaux – France
 Call +33 (0)1 40 68 17 10 for more information or go to our website: 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.

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

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 "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, minus management fees, the capitalised €STR, while ensuring that its net asset value regularly grows and while applying an SRI filter. However, should there be very low money-market interest rates that do not sufficiently cover the management fees or should interest rates rise significantly, there may be a negative change in the Fund's net asset value.

In order to achieve the management objective, the Fund will mainly be invested in fixed-rate, variable-rate or adjustable-rate debt securities and money market instruments denominated in euros. These securities may be used to back swap transactions, in order to hedge the interest rate risk.

The Fund's investment universe is made up of euro-denominated fixed-rate corporate bonds, from issues with an "investment" rating.

Alongside the financial analysis, as part of their study, the manager also analyses non-financial criteria. The proportion of securities covered by the ESG analysis within the portfolio must be more than 90% of the fund's net assets (excluding cash, UCIs and derivative products).

The management adopts a "Best-in-Universe" ESG approach, which involves excluding 30% of the number of issuers from the SRI universe used for comparison purposes, including securities that make up the money-market universe. These non-investable securities relate to the excluded private issuers appearing on the Management Company's sector 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 with an issue programme with the Banque de France on money market instruments and an additional list of issuers from OECD member countries which are eligible on the basis of the financial investment criteria but which would not be represented by the set-ups described above. Under the SRI Label, the Fund is committed to outperforming three non-financial indicators (an environmental indicator (PAI indicator 2), a social indicator (PAI indicator 13), compared to its SRI universe, and the share of issuers from sectors subject to enhanced vigilance with a credible transition plan). 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 Fund's non-financial strategy are those faced by Ofi Invest Asset Management when developing its ESG rating model (the issue of missing or incomplete disclosures from some companies, or problems with the quantity and quality of ESG data that needs to be processed).

There is a discretionary management strategy in place on asset allocation and stock picking. The Fund will invest up to 100% of its net assets in debt securities and money-market instruments. These securities will be denominated in euros, but up to 10% of the net assets may be denominated in a currency other than the euro. Should this occur, they will be automatically currency-hedged.

The issuers selected by the manager will come from both the public and private sector, as well as from the eurozone and the OECD. The manager applies provisions on selecting issuers, in particular by limiting the percentage holding and the maximum term per issuer based on their rating when acquired. The following are eligible: – all government securities; – private securities with an issue programme greater than or equal to EUR 300 million.

In accordance with the regulations in force, securities must have a high credit rating and be rated above or equal to BBB on the Standard & Poor's or Fitch ratings scale, or above or equal to Baa3 on the Moody's rating scale, or judged to be at an equivalent level by the management company. Please note that the management company performs an analysis on each issuer selected. In order to determine the issuer's rating, the management company may use both its own credit risk analyses and ratings from rating agencies, but will not automatically or solely use them for this purpose.

In terms of the interest rate risk, the portfolio's weighted average maturity (WAM) is limited to 60 days, and in terms of credit risk, the portfolio's weighted average life (WAL) is limited to 120 days.

The portfolio's sensitivity range will be between 0 and 0.5.

No security will have a lifespan of more than 397 days.

The Fund uses the derogation outlined in Article 17, paragraph 7 of Regulation (EU) 2017/1131. Therefore, in accordance with the principle of risk spreading, it may invest up to 100% of its assets in different money market instruments issued or secured individually or jointly by national or supranational public or semi-public entities, which are listed in the prospectus. Derivatives and embedded derivatives will be used to hedge the Fund against interest rate and currency risks. The Fund's overall risk is calculated using the commitment method. The Fund's consolidated exposure level, calculated using the commitment method, 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 Fund's benchmark index is the capitalised €STR. The €STR (Euro Short-Term Rate) is the benchmark interbank interest rate calculated by the European Central Bank based on the (unsecured) overnight loans taken out between financial institutions. It represents the eurozone's risk-free rate. It is published online.

https://www.ecb.europa.eu/stats/financial_markets_and_interest_rates/euro_short-term_rate/html/index.en.html

The Fund is actively managed and its asset allocation and performance may differ from the benchmark index's composition.

Subscription and redemption procedures: Investors may subscribe to or redeem their units, on each trading day before 12:30 p.m., either as an amount or as a number of units, from IZNES (directly registered shares) and from Société Générale (by delegation by the Management Company for managed bearer or registered shares). The net asset value on which subscription and redemption orders will be executed is calculated using the previous day's prices. However, it may be recalculated between the time when orders are placed and when they are executed, in order to factor in any exceptional market event that has occurred in the meantime. 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 trading day in Paris, with the exception of public holidays. This unit fully accumulates its distributable amounts.

Intended retail investor: This Fund is intended for all subscribers, in particular for La Française AM Finance Services customers, and is aimed at investors who want to see regular growth in their net asset value in line with the benchmark index (€STR). Potential investors are advised to have an investment horizon of at least one day. Capital is not guaranteed for investors, who should be able to bear losses equal to the amount of their 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).

Recommendation: the recommended holding period is one day. This Fund may not be suitable for investors who plan to withdraw their contribution before one day has elapsed.

Depository: Société Générale S.A.

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
 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:



! The risk indicator assumes you keep the product for the recommended holding period of one day. 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 1 out of 7, which is the lowest risk class; in other words, the potential losses from future performance of the product are very low, and if market conditions were to deteriorate, it is very unlikely that our capacity to pay you would be affected.

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 day (*)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment	
Stress	What you might get back after costs	€9,980
	Average return each year	-0.88%
Unfavourable	What you might get back after costs	€10,000
	Average return each year	-0.12%
Moderate	What you might get back after costs	€10,000
	Average return each year	-0.03%
Favourable	What you might get back after costs	€10,030
	Average return each year	1.08%

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

- between 28/02/2022 and 31/05/2022 for the unfavourable scenario;
- between 31/03/2020 and 30/06/2020 for the moderate scenario; and
- between 31/10/2023 and 31/01/2024 for the favourable scenario.

(*) The recommended holding period is one day; however, all calculations for money market UCIs are made on a three-month basis.

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 assets of the Mutual Fund.

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 day (*)
Total costs	€6
Cost impact (*)	0.26%

(*) 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.

(*) The recommended holding period is one day; however, all calculations for money market UCIs are made on a three-month basis.

Composition of Costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 day (*)
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	0.06%. This is an estimate based on actual costs over the last financial year ended December 2024. This figure may vary from one financial year to the next.	€1
Transaction costs	0.20% 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

* 1% for any subscription of less than €100,000 / N/A for any subscription of greater than €100,000

(*) The recommended holding period is one day; however, all calculations for money market UCIs are made on a three-month basis.

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

Recommended holding period: one day.

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 advisor or contact Ofi Invest Asset Management:

- either by post: Ofi Invest Asset Management – 127-129 Quai du Président Roosevelt – 92130 Issy-les-Moulineaux – France;
- or by email directly at: service.client@ofi-invest.com; or online at: 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 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/policies-and-documents>.

Information about the past performances of the Mutual Fund presented over five years, along with calculations of past performance scenarios, is available online 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.