

## 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 Global Emerging Bond Opportunities I C/D UNIT • ISIN: FR0011550771

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

SA société anonyme (public limited company) with a Board of Directors - 127-129, quai du Président Roosevelt 92130 Issy-les-Moulineaux - France  
 Call +33 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.

Date of production of the KID: 01/07/2025

## What is this product?

**Type:** General Purpose Investment Fund (FIVG) 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 management objective is to offer unitholders geographical diversification of their bond investments by building up a portfolio of emerging market debt securities in local currencies, in euros or in US dollars, adopting an SRI approach.  
 Furthermore, the fund will seek to achieve an improvement in the overall ESG rating of the portfolio compared to its investment universe by implementing an SRI approach.

The strategy of the Fund will be to acquire bonds or other debt securities issued mainly (minimum 60% and up to 100% of the net assets) by governments or State Companies of what are known as emerging countries in economic terms, denominated in the issuer's local currency, but also to acquire to a lesser extent (between 0 and 40% of the net assets) corporate bonds or debt securities denominated in euros or in US dollars. The remuneration of the debt securities making up the portfolio may be fixed-rate and/or variable and/or indexed. The Fund may also acquire debt securities and money market instruments on the basis of up to 50% of the net assets.

Emerging countries are, at the time of acquisition, those considered to be industrially developing countries by the International Monetary Fund, the World Bank, the International Finance Corporation (IFC) or any major investment bank. These countries are located in Latin America, Central and Eastern Europe, Africa and the Middle East, and Asia. These countries include, but are not limited to, Argentina, Brazil, Chile, Mexico, Colombia, China, South Korea, Hong Kong, India, Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand, Croatia, Hungary, Poland, Turkey, Czech Republic, Romania, Russia, Slovakia, Ukraine, South Africa, Egypt, Israel, etc. The following countries will be excluded from the investment universe: Azerbaijan, Kazakhstan and Saudi Arabia.

There will be no sector-based allocation, rating constraint or predefined capitalisation size of issuers in the portfolio's stock selection.

The portfolio's overall sensitivity to interest rates will be between 0 and 6.

The Fund invests mainly in local currencies but also in euros and US dollars. The level of foreign exchange risk borne by the fund may represent up to 100% of the net assets.

Concomitantly with the financial analysis, the manager complements their study with the analysis of non-financial criteria in order to favour an SRI selection of companies in the portfolio. The non-financial analysis or rating carried out shall cover at least 90% of the Fund's net assets.

The Fund may use financial contracts, traded on French and foreign regulated and organised and/or OTC markets, in order to cover or expose the portfolio to equity and interest rate risks, through the use of instruments such as futures contracts or options.

**Reference benchmark:** The Fund will not be managed against a reference benchmark which could lead to misunderstandings among investors. Therefore, no reference benchmark has been defined. However, the investor may subsequently compare the performance of the Fund with the following index: JP Morgan ESG GBI-EM Global Diversified Unhedged Eur Net Dividends Reinvested Index (Emerging Sovereign Debt Index in local currencies)

**Subscription and redemption procedures:** For this unit class, 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, on request, from IZNES (directly registered units) and from Société Générale (by delegation by the Management Company for bearer or externally managed registered units). Subscription/redemption requests are centralised on the day before the valuation day up to 12:00 (midday) with the depositary, and are executed based on the net asset value on the same day, 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 every trading day (excluding public holidays in France, the United Kingdom and the USA and stock market closure days in France, the United Kingdom and the USA), and is dated that same day.

**Intended retail investor:** This I C/D unit class is aimed at all subscribers with a minimum initial subscription amount of EUR 100,000 who would like to optimise their bond investments by means of diversification through a portfolio invested in emerging market bonds. Potential investors are advised to have an investment horizon of at least three years. Capital is not guaranteed for investors, who should be able to bear losses equal to the amount of their investment in the Fund. Units of the Fund may not be subscribed by US Persons (see "Intended subscribers and standard investor profile" section of the prospectus). For I C/D units, each year, the Management Company decides on how profits will be allocated and may decide on accumulation or full or partial distribution.

**Recommendation:** the recommended holding period is three years. This Mutual Fund may not be suitable for investors who plan to withdraw their contribution before three 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. This information may also be sent by post within one week on written request from the investor sent to:

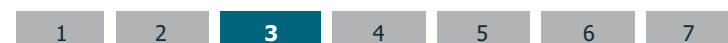
Ofi Invest Asset Management  
 Direction Juridique

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](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 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 3 out of 7, which is a low to medium risk class; in other words, the potential losses from future performance of the product are low to 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 worse, 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: EUR 10,000		If you exit after 1 year	If you exit after 3 years (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>	6 856€	7 372€
	Average return each year	-31,43%	-9,66%
Unfavourable	<b>What you might get back after costs</b>	8 911€	8 659€
	Average return each year	-10.88 %	-4.68 %
Moderate	<b>What you might get back after costs</b>	10 144€	9 985€
	Average return each year	1,44 %	-0,04%
Favourable	<b>What you might get back after costs</b>	11 164€	11 898€
	Average return each year	11,64%	5,96%

The scenarios are based on an investment (compared to a history of established net asset values cumulated with a market index deemed relevant, detailed on the Management Company's website) carried out:

- between 31/12/2019 and 31/12/2022 for the unfavourable scenario;
- between 31/12/2017 and 30/12/2020 for the moderate scenario;
- between 31/06/2022 and 30/06/2025 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. In the event of defaulting of the Management Company, the Mutual Fund's 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 year	If you exit after 3 years
Total costs	99 €	279 €
Annual cost impact (*)	0.92 %	0.92% 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 0.87% before costs and -0.04% after costs.

**Composition of Costs**

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	0.0% 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.	None
Exit costs	There are no exit costs for this product.	None
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.61%. 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.	€61
Transaction costs	0.31% 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.	€31
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	None

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

**Recommended holding period:** 3 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: Ofi Invest Asset Management - 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](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 [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**

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

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.