

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 EQUITY CLIMATE CHANGE PART LFM - ISIN: FR0011142256

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 or visit 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 (International equities)

Term: 5 years

Objectives: The Fund's objective is to outperform the Stoxx Europe 600 ex UK Net Dividends Reinvested Index by investing in companies with an active approach to the energy and environmental transition.

The investment universe of Ofi Invest ESG Equity Climate Change consolidates the securities selected by the Stoxx Europe Total Market Index. The portfolio is built and managed using qualitative analysis of the individual companies within the investment universe. Without disregarding the sector and economic picture, each security is therefore analysed to help managers get an understanding of the competitive positions and the strategy and management quality. During this analysis phase, the manager performs a study of the company's financial criteria. The main criteria are the growth rate in its medium-term turnover, its operating profit and net profit, its return on capital invested and its capacity to finance growth. Analysis of competitive positions and of whether or not there are barriers to entry, is based around interviews and management visits, and around sectoral or individual research, conducted internally or by selected financial intermediaries.

The management objective is to construct a portfolio of securities that offers significant potential value.

In addition to the financial analysis, as part of their study, the management team:
- 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).

And:

- analyses the behaviour of the most active private issuers in relation to the Energy Transition and carbon emissions performance. The universe of sectors that produce high levels of greenhouse gas emissions will be analysed based on two criteria: the Carbon Intensity of the company's activities and how great a role the company is playing in the Energy Transition. Companies from carbon-intensive sectors that are either "highly risky" or "risky" will be excluded from the investment universe. In addition, the universe of sectors with lower greenhouse gas (GHG) emissions will be created by excluding companies with the lowest scores on environmental factors.

At least 60% minimum of the UCITS' net assets are invested on share markets. In particular, due to its eligibility for the SSP tax scheme, at least 75% minimum of the mutual fund is invested in securities that are eligible for the SSP. Managers will make opportunistic investments at their discretion, with no constraints on sector allocations, in companies of all sizes listed on OECD markets only.

In addition to these investments, which are central to the strategy, up to 25% maximum of the portfolio may be invested in the following instruments: Debt securities and money-market instruments (from private or public issuers). These instruments are used as part of the cash-management approach for the UCITS. Portfolio security issuers must be rated Investment Grade, under the rating policy put in place by the Management Company.

The manager may take positions in order to hedge the portfolio against an anticipated market downturn or, conversely, in order to expose it to an expected upturn in the same markets, by using instruments such as futures or options contracts. They are also authorised to hedge the portfolio against exchange-rate risk.

The Sub-Fund's performance can be compared with the performance of the Euro Stoxx 600 ex UK Net Dividends Reinvested Index.

The STOXX® Europe 600 ex UK Net Total Return Index excludes the United Kingdom from the countries included in the STOXX Europe 600 Net Total Return Index, meaning that the number of securities available may vary.

Please note that the STOXX Europe 600 Net Total Return index is made up of the 600 largest securities from 17 European countries. The index's shares cover all business sectors and are chosen for their market capitalisation size, liquidity and sector weighting.

Investors may subscribe to or redeem their shares 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 LFM unit class is intended for France Mutualiste insurance policyholders who are looking to invest mainly in an equity fund invested in European companies that are most committed to the environment and favour issuers with an active approach to the energy and environmental transition.

The Fund is aimed at investors seeking to achieve growth in their assets over the long term (5 years) and are prepared to take significant 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 LFM unit in the Fund Ofi Invest ESG Equity Climate Change 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 potential losses from future performance of the product are at the medium 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.

 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 4 out of 7, which is the medium risk class; in other words,

Performance Scenarios

| Scenarios | | 1 year | Recommended Holding Period |
|----------------------|--|-----------------------|----------------------------|
| Stress scenario | What you might get back after cost Average return each year | 5679.00 € -43.21 % | 2478.73 € -24.34 % |
| Unfavorable scenario | What you might get back after cost Average return each year | 7793.86 € -22.06 % | 3450.62 € -19.17 % |
| Medium scenario | What you might get back after cost Average return each year | 10856.95 € 8.57 % | 14572.72 € 7.82 % |
| Favorable scenario | What you might get back after cost Average return each year | 13724.56 € 37.25 % | 18400.88 € 12.97 % |

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.

Where applicable: You are unable to cash in this product, or cannot do so easily. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period/maturity. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

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 UCI'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 | 557.62 € | 1488.96 € |
| Impact on yield (RIY) per year | 6.17 % | 2.46 % |

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.

| | | | |
|--|-----------------------------|--------|--|
| One-off costs (distribution costs, structuring costs, marketing costs, subscription costs (including taxes)) | Entry costs | 4% | 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 | 1% | The impact of the costs of exiting your investment when it matures. |
| Recurring costs (unavoidable operating costs of the UCI, all payments, including remuneration related to the UCI or providing services to it, transaction costs) | Portfolio transaction costs | 0.14 % | The impact of the costs incurred when we buy and sell investments underlying the product. |
| | Other recurring costs | 1.3 % | The impact of the costs that we charge each year for managing your investments and the costs set out in Section II. |
| Incidental costs (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 20% above the Stoxx Europe 600 formerly the UK Net Dividend Reinvested Index |

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

Recommended holding period: 5 years

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

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 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

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>