KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Ossiam Bloomberg USA PAB UCITS ETF
(1A (EUR) ISIN: IE000IIED424) a sub-fund of OSSIAM IRL ICAV (the "ICAV")

Management Company: Ossiam, part of the Natixis group of companies

Objectives and Investment Policy

Investment objective

The investment objective of Ossiam Bloomberg USA PAB UCITS ETF (the "Fund") is to replicate, before the Fund's fees and expenses, the performance of the Bloomberg PAB US Large & Mid Cap Net Return Index (the "Index") closing level.

The Fund is a financial product that pursuant to Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector promotes the reduction of carbon emissions through the replication of the Index.

The Index is a Bloomberg Global Equity Paris-Aligned Index, which aims to provide long term return by investing in an equity portfolio seeking at least a 50% greenhouse gas intensity reduction compared to their corresponding Parent Index in any given year, and at least 7% reduction on average per annum relative to the Index itself.

The Index uses the reference 1.5 °C temperature scenario, with no or limited overshoot, as referred to in the Special Report on Global Warming of 1.5 °C from the Intergovernmental Panel on Climate Change. The constituents of the Index are selected, weighted or excluded with the aim that the resulting benchmark portfolio's carbon emissions be aligned with the objectives of the Paris agreement adopted under the United Nations Framework Convention on Climate Change, approved by the European Union on 5 October 2016.

The Index aims to comply with the minimum technical requirements as set out by the European Commission's delegated regulation dated 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks.

The Index is expressed in the US dollar (USD) and is calculated and published by Bloomberg. The anticipated level of tracking error in normal conditions is 1.00% over a one-year period.

For a detailed description of the Index, see section "Description of the Index" in the prospectus (the "Prospectus").

Investment policy

To achieve its investment objective, the Fund will primarily invest, through physical replication, in all or part of the equity securities comprised in the Index and in substantially the same weights as in the Index.

The Fund may hold only part of the Index Securities where full replication of the Index is not reasonably practical.

The Reference Currency of the Fund is the US dollar (USD).

The 1A (EUR) Shares are listed for trading on one or more stock exchanges and investors may buy or sell Shares through their usual broker on any trading day of the relevant stock exchange(s) which is also a Dealing Day in Ireland or, through a fund platform. Please contact your broker for additional information.

The 1A (EUR) Share Class is an accumulating share class therefore income derived from the Fund is reinvested.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within less than 5 years.

Risk and Reward Profile

Lower Risk — **Higher Risk**



Typically Lower Rewards — *Typically Higher Rewards*

1	2	3	4	5	**6**	7

The Share Class is ranked 6 on the synthetic risk and reward indicator scale, which is based on historical data. Due to its exposure to equity markets, the Fund may experience important volatility, as expressed by the rank on the above scale. Historical data may not be a reliable indication for the future. The risk category shown is not guaranteed and may shift over time. There is no capital guarantee or protection on the value of the Fund. The lowest category does not mean "risk free".

The following risk is materially relevant to the Fund but is not adequately captured by the synthetic indicator:

EU PAB risk: The Index has been selected because its methodology is designed to comply with the EU PAB Technical Requirements. The Index Provider is in charge of ensuring the Index meets the EU PAB Technical Requirements. However, as the Index is impacted by market movements and long-term carbon emissions of issuers, there is a risk that the Index fail to fulfil the minimum standards of set out in the EU PAB Technical Requirements.

Please refer to the supplement (the "Supplement") and to the Prospectus for additional details about the risks.

Charges for this Share Class

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-Off charges taken before or after you invest

Entry Charge	Maximum Sales Charge 3.00% Maximum Duties and Charges for Subscriptions 1.00%
Exit Charge	Maximum Redemption Charge 3.00% Maximum Duties and Charges for Redemptions 1.00%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the Share Class over a year

Ongoing Charges: 0.12% p.a.

Charges taken from the Fund under certain specific conditions

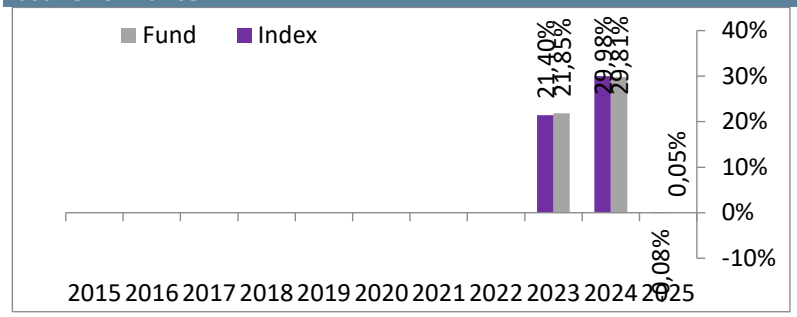
Performance Fee: None

The **entry** and **exit charges** shown are maximum figures. In some cases, you might pay less – you can find this out from your financial adviser.

The **ongoing charges** figure is based on expenses for the year ending December 2025. This figure may vary from year to year. It excludes the portfolio transaction costs, except in the case of an entry/exit charge paid by the ICAV when buying or selling units in another collective investment undertaking.

For more information about charges, please refer to sections "Purchase and Sale Information" and "Fees and Expenses" of the Prospectus, section "Key Information" of the Supplement, and to the ICAV annual reports, which are available at www.ossiam.com.

Past Performance



Past performance is not a reliable indicator of future performance.

This bar chart shows the performance of the 1A (EUR) Share Class in its currency of quotation, net of ongoing charges and excluding entry or exit charges.

Launch date of Fund: 18 July 2022.
Launch date of Share Class: 18 July 2022.

Practical Information

Depositary:
Caceis Bank, Ireland Branch
First Floor, The Bloodstone Building
Sir John Rogerson's Quay
Dublin 2, D02KF24, Ireland

Administrator and Registrar:
Caceis Bank, Ireland Branch
First Floor, The Bloodstone Building
Sir John Rogerson's Quay
Dublin 2, D02KF24, Ireland

Management Company:
Ossiam
6, place de la Madeleine
75008 Paris, France

Dealing Deadline: 2 p.m. (Irish Time) on the Dealing Day.
The Indicative Net Asset Value of the Fund is published on a real time basis. The information on the portfolio of the Fund is disclosed in the annual and semi-annual reports of the Fund.

Additional information about the ICAV and the Fund (including the Prospectus, reports and accounts for the entire ICAV and Supplement), may be obtained free of charge in English at the registered office of the Management Company or the Administrator and Registrar. Price per Share of the Fund may be obtained at www.ossiam.com or at the registered office of the Management Company or the Administrator and Registrar.

The up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, is available at www.ossiam.com. A paper copy will be made available free of charge upon request.

Assets and liabilities of each sub-fund of the ICAV are segregated, therefore the rights of investors and creditors concerning a sub-fund are limited to the assets of that sub-fund, unless otherwise provided in the constitutional documents of the ICAV.
This Fund might be subject to specific tax treatment in Ireland. Depending on your own country of residence, this might have an impact on your investment. For further details, please contact an adviser.

Additional Information

Share Class	ISIN	Types of investors	Currency	Minimum Subscription Requirements	Minimum Redemption Requirements	Dividend Policy	Ongoing Charges
1A (EUR)	IE000IIED424	All investors*	Euro	€1,000,000	€1,000,000	Accumulating	0.12%

* Subscriptions on the primary market only for Authorised Participants

Ossiam may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

Disclaimer Bloomberg: "Bloomberg®" and the indices licensed herein (the "Indices") are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the indices (collectively, "Bloomberg") and have been licensed for use for certain purposes by Ossiam (the "Licensee"). Bloomberg is not affiliated with the Licensee, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.
Ossiam is authorised in France and regulated by the *Autorité des Marchés Financiers*.
This key investor information is accurate as of 16 February 2026.