

# KEY INFORMATION DOCUMENT

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.

**Date of production: 31.12.2022**

## Ossiam ESG Low Carbon Shiller Barclays CAPE® US Sector UCITS ETF

**1A (EUR) | ISIN: IE00BF92LV92**

**Manufacturer:** Ossiam, part of the Natixis group of companies · **Regulator:** Autorité des Marchés Financiers (AMF) · **Contact:** www.ossiam.com | +33 1 84 79 42 70

This product is authorised in Ireland and is regulated by the Central Bank of Ireland in respect of this Key Information Document.

### 1. What is this product?

**Product Type:** Accumulation shares (shares in which any income earned is added to the share price) of an actively managed UCITS ETF. Sub-fund of an open-ended ICAV (a fund that has no termination date)

**Maturity:** This product does not have a specific maturity date. However, this product may be dissolved or merged, in which case you would be informed by any appropriate means provided for by the regulations.

**Objectives:** The objective of the Fund is to deliver the net total returns of a selection of US equities which are part of the Shiller Barclays CAPE® US Sector Value Net TR Index (the "Investment Universe"), while taking into account ESG (Environment, Social, Governance) criteria and improving carbon performance. The Index is sponsored by Barclays Bank plc. The Index is published and calculated by Bloomberg Index Service Limited.

**Investment Policy:** The Fund's investment universe consists solely of the equity securities in the Investment Universe. The Management Company's quantitative model implements a thematic rule based approach that aims to assess the securities from the Investment Universe based on ethical criteria and greenhouse gas contributions. The Management Company determines the weights of the eligible equities of the Investment Universe using an optimisation procedure which aims at minimising the ex-ante tracking error with respect to the Investment Universe under constraints, including obtaining total GHG emissions, GHG impact and potential GHG emissions from reserves 40% lower than that of the Investment Universe. In certain market conditions, it may be impossible to perform the optimisation while complying with all the constraints. In such circumstances, the Management Company can proportionately reduce some of these. For a detailed description of the Investment Universe, see section "Investment Strategy" in the supplement of the Fund. The Management Company performs the optimisation on a monthly basis.

**Derivatives and Techniques:** The Fund may not invest in financial derivative instruments.

**SFDR Category:** Article 8

**Intended Investors:** Investors who understand the risks of the Fund and plan to invest over the long term. The Fund may apply to investors who: (i) are looking for a growth-oriented investment in a sustainable investing approach, (ii) are interested in exposure to European equity markets, either for a core investment or for diversification purposes, (iii) have a high risk profile and can tolerate significant losses

**Base Currency:** EUR

**Processing Requests:** The 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.

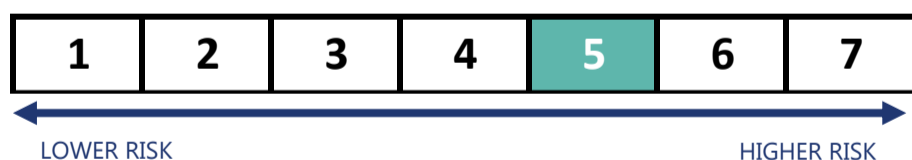
**Dealing Deadline:** 3 p.m. (Irish Time)

**Depository:** The Bank of New York Mellon SA/NV, Dublin Branch.

**Administrator and Registrar:** BNY Mellon Fund Services (Ireland) DAC.

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

#### Risk Indicator



The risk indicator assumes you keep this product for **at least 5 years**. Selling before the end of this period significantly increases the risk of lower investment returns or a loss.

The Share Class is ranked 5 on the synthetic risk 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". You could lose all or part of your investment.

#### Special Risk Considerations

**Index Risk:** The value of the Fund's Shares is linked to equities, the value of which may rise or fall. Hence, investors should note that the value of their investment could fall as well as rise and they should accept that there is no guarantee that the strategy of the Fund will indeed result in a return above any comparable investment strategy or that they will recover their initial investment.

**ESG Investments Risk:** The Investment Objective of the Sub-Funds is based on ESG criteria. There is a risk that ESG investments may underperform the broad market, including the Investment Universe.

**Geographic Concentration Risk:** Funds that concentrate investments in certain geographic regions may suffer losses, particularly when the economies of those regions experience difficulties or when investing in those regions become less attractive. Moreover, the markets in which the funds invest may be significantly affected by adverse political, economic or regulatory developments.

**Derivative and Counterparty Risk:** Share Classes which are denominated in currencies other than the Base Currency are unhedged. As such, the Net Asset Value per Share of such Share Classes will follow fluctuation in the exchange rate between the Share Class currency and the Base Currency, which can generate additional volatility at the Share Class level.

Beware of exchange rate risk. If you are paid in another currency, your final gain will depend on the exchange rate between the two currencies. This risk is not taken into account in the above indicator.

Please refer to the Supplement and to Ossiam IRL ICAV prospectus (the "Prospectus") for additional details about the risks.

## Performance Scenarios

		1 year	5 years (recommended holding period)
<b>Stress Scenario</b>	<b>What you might get back after costs</b>	EUR 4 229	EUR 771
	Average annual return	-57.7%	-40.1%
<b>Unfavorable Scenario</b>	<b>What you might get back after costs</b>	EUR 8 936	EUR 13 856
	Average annual return	-10.6%	6.7%
<b>Moderate Scenario</b>	<b>What you might get back after costs</b>	EUR 10 878	EUR 17 211
	Average annual return	8.8%	11.5%
<b>Favorable Scenario</b>	<b>What you might get back after costs</b>	EUR 15 226	EUR 23 743
	Average annual return	52.3%	18.9%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest EUR 10,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on past evidence of how the value of this investment varies and may include data from benchmarks/proxies, over the last ten years. Markets could develop very differently in the future. What you get will vary depending on how the market performs and how long you keep the 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. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your broker, financial adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## 3. What happens if the Issuer is unable to pay out?

The Fund's assets are legally separated from Ossiam. If the Fund is unable to make payments (particularly due to insolvency), you may face a financial loss. The Bank of New York Mellon SA/NV, Dublin Branch has been appointed as the depositary of the Fund (the "Depositary"). The investor may face a financial loss due to the default of the Depositary acting as the Fund's depositary in accordance with the UCITS Directive 2009/65/EC. There is a potential liability risk for the Depositary if the assets of the Fund are lost. The Depositary is liable in case of its negligent or intentional failure to properly fulfil its obligations pursuant to the UCITS Directive 2009/65/EC. Losses are not covered by any investor compensation or guarantee scheme.

## 4. What are the costs?

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.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

### Cost over time

	Total Cost	Impact on return (RIY) per year*
<b>If you cash in after 1 year</b>	EUR 890	8.9%
<b>If you cash in at the end of the recommended holding period</b>	EUR 1638	3.1%

The costs presented in this table represent the expected amount of product costs that would affect your return, assuming that:

- (i) for the first year, you would get back the amount you invested (i.e. 0% annual return)
- (ii) for the remaining holding periods, the product evolves as set out in the intermediate scenario
- (iii) you have invested EUR 10,000

\*This illustrates the extent to which costs reduce your return annually over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per annum is expected to be 14.6% before deducting costs and 11.5% after deducting costs.

### Composition of costs

This table 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 and the meaning of the different cost categories.

			If you cash in after 1 year
<b>One-off costs</b>	<b>Entry costs</b>	Up to 4.00% of the amount you receive when you exit the investment.	EUR 400
	<b>Exit costs</b>	Up to 4.00% of the amount you receive when you exit the investment.	EUR 400
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	0% of the value of your investment per year.	EUR 0
	<b>Other ongoing costs</b>	0.75% of the value of your investment per year.	EUR 75
<b>Incidental costs</b>	<b>Performance fees</b>	There is no performance fee for this product.	---
	<b>Carried interests</b>	There is no carried interest for this product.	---

## 5. How Long should I hold it and can I take my money out earlier?

### **Recommended holding Period: 5 Years**

This product has no required minimum Recommended Holding Period (RHP) but is designed for long term investment. Any investment should be considered against your specific investment needs and appetite for risk. Ossiam does not consider the suitability or appropriateness of this investment for your personal circumstances. If you are in any doubt about the suitability of this product to your needs you should seek appropriate professional advice. You can buy or sell your ETF securities daily on the secondary market through an intermediary on stock exchange(s) on which the ETF securities are traded.

## 6. How can I complain?

You can send an email to [info@ossiam.com](mailto:info@ossiam.com) or by post to the following address: Ossiam, 36 rue Brunel, 75017, Paris, France. The full complaints handling policy is available at [www.ossiam.com](http://www.ossiam.com).

## 7. Other relevant information

**Pre-contractual ESG information:** To understand how the fund promotes environmental and/or social characteristics (SFDR article 8), read the fund's sustainability annex available at [www.ossiam.com](http://www.ossiam.com)

**Tax and suitability information:** Contact your advisor or distributor.

**Past performance:** Go to [www.ossiam.com](http://www.ossiam.com). Please note that past performance does not predict future returns.

**Other information:** The latest prospectus, annual/semi-annual reports, Net Asset Value, and further product information are available free of charge at [www.ossiam.com](http://www.ossiam.com)