

## ossiam

As this Product does not provide protection against the vagaries of the market, you could lose all or part of your investment.

Performance Scenarios

|                      |                                     | 1 year     | 5 years<br>(recommended holding period) |
|----------------------|-------------------------------------|------------|---|
| Stress Scenario      | What you might get back after costs | EUR 6 696  | EUR 1 688                               |
|                      | Average annual return               | -33.0%     | -29.9%                                  |
| Unfavorable Scenario | What you might get back after costs | EUR 8 643  | EUR 9 288                               |
|                      | Average annual return               | -13.6%     | -1.5%                                   |
| Moderate Scenario    | What you might get back after costs | EUR 10 836 | EUR 15 601                              |
|                      | Average annual return               | 8.4%       | 9.3%                                    |
| Favorable Scenario   | What you might get back after costs | EUR 14 583 | EUR 17 165                              |
|                      | Average annual return               | 45.8%      | 11.4%                                   |

The figures shown include all costs of the product itself, but not necessarily all fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.

What you will receive from this product depends on future market performance. Future market trends are random and cannot be accurately predicted. The unfavorable, moderate and favorable scenarios presented represent examples using the best and worst performances, as well as the average performance of the product over the last 10 years. Markets may evolve very differently in the future. The stress scenario shows what you could achieve in extreme market situations.

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

The product is a co-ownership of financial instruments and deposits separate from the portfolio management company. In the event of the latter's default, the product's assets held by the custodian will not be affected. In the event of the custodian's default, the risk of financial loss to the product is mitigated by the legal segregation of the custodian's assets from those of the product.

4. What are the costs?

The person selling or advising you on this Fund may ask you to pay additional costs. If this is the case, they will tell you about these costs and show you how they affect your investment. Reduction in yield (RIY) shows the impact of the total costs you pay on the return on investment you could achieve. Total costs take into account one-off, ordinary and ancillary costs.

Cost over time

|   | Total Cost | Impact on return (RIY) per year* |
|---|------------|----------------------------------|
| If you cash in after 1 year                                 | EUR 69     | 0.7%                             |
| If you cash in at the end of the recommended holding period | EUR 503    | 1.0%                             |

The tables show the amounts deducted from your investment to cover the various types of costs. These amounts depend on the amount you invest, the period of time you hold the product and the product's performance. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed :

- That in the first year you would get back the amount you invested (0% annual return). That for the remaining holding periods, the product evolves as indicated in the moderate scenario.
- EUR 10.000 invested

\*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 10.3% before deducting costs and 9.3% 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 |
|------------------|-----------------------------|--|-----------------------------|
| One-off costs    | Entry costs*                | Up to 0.00% of the amount you receive when you enter the investment. | EUR 0                       |
|                  | Exit costs*                 | Up to 0.00% of the amount you receive when you exit the investment.  | EUR 0                       |
| Ongoing costs    | Portfolio transaction costs | 0% of the value of your investment per year.                         | EUR 0                       |
|                  | Other ongoing costs         | 0.65% of the value of your investment per year.                      | EUR 65                      |
| Incidental costs | Performance fees            | There is no performance fee for this product.                        | ---                         |
|                  | Carried interests           | There is no carried interest for this product.                       | ---                         |

\* Secondary Market: because the Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Fund nor the Management Company but to the investor own intermediary. In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.

Primary Market: Authorized Participants dealing directly with the Fund will pay related primary market transaction costs.



## 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 according to your specific investment needs and appetite for risk. Ossiam does not consider the suitability or appropriateness of this investment for your personal situation. If you are in any doubt about the suitability of this product to your needs, you should seek 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 may make a complaint about the product or the conduct of (i) the Management Company (ii) a person who provides advice about the product, or (iii) a person who sells the product by sending an e-mail or a letter to the following persons, as appropriate :

- If your complaint concerns the product itself or the conduct of the Management Company : please contact the Management Company, by post, for the attention of OSSIAM - Compliance or by e-mail at [info@ossiam.com](mailto:info@ossiam.com). A complaints handling procedure is available on the management company's website [www.ossiam.com](http://www.ossiam.com)
- If your complaint concerns a person who advises on or offers the product, please contact that person directly.

## 7. Other relevant information

**Precontractual information:** The Fund does not promote environmental and/or social characteristics and does not have sustainable investment as its objective (article 6 of the SFDR regulation).

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

**Number of years for which past performance data are presented:** 10 years depending on the creation date of the share class.

**Life Insurance:** When this product is used as a unit-linked carrier in a life insurance or capitalization contract, additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of default by the insurance company are presented in the key information document for this contract which must be provided by your insurer or broker or any other insurance intermediary in accordance with its legal obligation.

