# KEY INFORMATION DOCUMENT



## 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

**S&P 500 II, a sub-fund of BNP PARIBAS EASY, share class: UCITS ETF Capitalisation (LU2993390504)**
**Manufacturer:** BNP PARIBAS ASSET MANAGEMENT Luxembourg ("BNPP AM Luxembourg")
**Website:** https://www.bnpparibas-am.com
Call (+352 26.46.30.02) for more information.
The Commission de Surveillance du Secteur Financier ("CSSF") is responsible for supervising the Product and BNPP AM Luxembourg.
**Date of production of the KID:** 04/11/2026

## WHAT IS THIS PRODUCT?

### Type

This Product is an undertaking for collective investment in transferable securities (UCITS) qualifying as an exchange-traded fund (ETF). It is a sub-fund of BNP PARIBAS EASY, an open-ended investment company (société d'investissement à capital variable "SICAV") governed by the provisions of Part I of the Luxembourg Law of 17 December 2010 (the "2010 Law") relating to undertakings for collective investment as well as by UCITS Directive 2009/65.

### Term

This Product has no maturity date.
BNPP AM Luxembourg is not entitled to terminate the Product unilaterally. The board of directors of the SICAV has the authority to decide on the merger, split, liquidation or the closure of the sub-fund. Furthermore, the SICAV may be wound up by decision of an extraordinary general meeting of shareholders.

### Objectives

The Product is an index-tracking passively managed sub-fund. The Product seeks to replicate (with a maximum tracking error* of 1%) the performance of the S&P 500® NTR index (Bloomberg: SPTR500N Index) (the Index) with the objective to provide exposure to US equities issued by companies included in the index, respecting the Index's weightings (full replication), by investing in a sample of equities included in the Index (optimised replication) or by investing in a substitute basket, composed of, inter alia, shares of companies, debt securities or cash (synthetic replication).
When investing in a sample of shares, the Product's tracking error may be higher.
At least, 75% of the assets will be invested at all times in equities.
Further information on the Index, its composition, calculation and rules for periodical review and rebalancing and on the general methodology can be found on www.spglobal.com.
Incomes are systematically reinvested.
Investors are able to redeem on a daily basis (on Luxembourg bank business days) as described in the prospectus.

### Intended retail investors

This Product is designed for investors who have neither financial expertise nor any specific knowledge to understand the Product but nevertheless may bear a total capital loss. It is suited for clients who seek growth of capital. Potential investors should have an investment horizon of at least 5 years.

### Practical Information

- Depositary: BNP PARIBAS, Luxembourg Branch
- This key information document is prepared for the aforementioned share class and describes a sub-fund of BNP PARIBAS EASY. Further information about the Product is contained in the prospectus and periodical reports which are issued at the level of the SICAV. Under the 2010 Law, there is segregated liability between sub-funds, meaning that the assets of the sub-fund will not be available to meet a claim of a creditor or another third-party made against another sub-fund.
- Further information about the Product including the latest prospectus, Articles of Association, key information document, net asset values, latest published prices of share(s), periodical report, investment description, may be obtained free of cost, in English, from BNPP AM Luxembourg or online at https://www.bnpparibas-am.com.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### Risk Indicator






The risk indicator assumes you keep the Product for 5 years.

You may not be able to sell your Product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 a medium risk class. The risk category is justified by the investment mainly in equities, the value of which can fluctuate considerably. These fluctuations are often amplified in the short term.
Be aware of currency risk. If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
This Product does not include any protection from future market performance so you could lose some or all of your investment.

## 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 presented represent examples using the best and worst performance, as well as the average performance of the Product and/or appropriate benchmark over the last 10 years. The markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

| Recommended holding period: 5 years<br>Example Investment: USD 10,000 | | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| *Scenarios* | | | |
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | | |
| **Stress** | **What you might get back after costs** | 6,150.94 USD | 2,860.48 USD |
| | Average return each year | -38.49% | -22.14% |
| **Unfavourable** | **What you might get back after costs** | 8,144.56 USD | 11,947.53 USD |
| | Average return each year | -18.55% | 3.62% |
| **Moderate** | **What you might get back after costs** | 11,589.26 USD | 18,994.54 USD |
| | Average return each year | 15.89% | 13.69% |
| **Favourable** | **What you might get back after costs** | 15,547.64 USD | 23,070.83 USD |
| | Average return each year | 55.48% | 18.20% |

The below scenarios occurred for an investment using a suitable proxy.
The favorable scenario occurred for an investment between 2016 and 2021.
The moderate scenario occurred for an investment between 2021 and 2026.
The unfavorable scenario occurred for an investment between 2025 and 2026.

## WHAT HAPPENS IF BNPP AM LUXEMBOURG IS UNABLE TO PAY OUT?

The SICAV is incorporated as a separate entity distinct from BNPP AM Luxembourg. In the event BNPP AM Luxembourg would default, the assets of the Product/SICAV, held by a depositary, would not be affected by this default.
In case of default of the depositary, the risk of financial loss of the Product/SICAV is mitigated by the legal segregation of the assets of the depositary from those of the Product/SICAV.

## 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.

### Costs over time

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, 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:

- 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.
- USD 10,000 is invested.

| | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total Cost** | 5.11 USD | 48.58 USD |
| **Annual Cost Impact (*)** | 0.05% | 0.06% 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 13.75% before costs and 13.69% after costs.

### Composition of costs

| One-off entry or exit costs | If you exit after 1 year | |
|---|---|---|
| **Entry costs (*)** | We do not charge an entry cost. | 0 USD |
| **Exit costs (*)** | We do not charge an exit cost. | 0 USD |
| **Recurring costs levied annually** | | |
| **Management costs and other administrative and operating costs** | 0.05% of the value of your investment per year. The amount is based on an estimate of the charges that will be taken out of your money. | 5.11 USD |
| **Transaction costs** | There are currently no transaction costs for this Product. This is an estimate of the costs incurred when we buy and sell the underlying investments for the Product. The actual amount may vary. This figure is therefore indicative and may be revised upwards. | 0 USD |
| **Incidental costs taken under specific conditions** | | |
| **Performance fees** | There is no performance fee for this Product. | 0 USD |

(*) We do not charge an entry or exit cost on the secondary market. Retail investors who are neither authorised participants nor authorised investors will indeed generally be able to buy or sell shares only on the secondary market where shares of the Product are traded with the assistance of an intermediary (e.g. a broker). In this case, those investors may incur fees and costs which are payable to the intermediary but not charged by the Product itself or its Manufacturer. You can find this out from your financial adviser. It shall be noted that the prospectus describes the maximum costs applicable on the primary market usually for authorised participants and authorised investors and/or in exceptional circumstances.

Conversions not allowed.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period ("RHP"): 5 years.
The RHP has been defined and based on the risk and reward profile of the Product.
Investors are able to redeem on a daily basis (on Luxembourg bank business days) as described in the prospectus.
Any redemption occurring before the end of the RHP may adversely impact the performance profile of the Product. The Product has a share redemption cap scheme that allows redemption requests to be postponed in exceptional circumstances and in accordance with the conditions set out in the Product's prospectus.

## HOW CAN I COMPLAIN?

For any claim, you are invited to contact your usual relationship manager that advised you on the Product. You can also contact BNPP AM Luxembourg, as described on its website www.bnpparibas-am.lu (Footnote 'Complaints management policy'), by sending an email to amlu.complaints@bnpparibas.com or by writing to BNPP AM Luxembourg - Client Services - 60, avenue John F. Kennedy L-1855 Luxembourg.

## OTHER RELEVANT INFORMATION

- In order to access the Product's past performances and performance scenarios, please follow the instructions below:
  (1) Click on https://www.bnpparibas-am.lu (2) On the welcome page, keep 'Luxembourg' country and choose the language and your investor profile; accept web site terms and conditions (3) Go to tab 'FUNDS' and 'All Funds' (4) Search for the Product using the ISIN code or the Product's name and click on the Product (5) Click on the 'Performance' tab.
- There is insufficient data to provide a useful indication of past performance.
- If this Product is used as an underlying of an insurance policy or a capitalization policy, you are invited to refer to the key information document relating to the aforementioned policy for additional information such as the costs, the contact to address your claim or what happens in case of default of the insurance company, that are not presented in this key information document. Your insurer or broker or any other intermediary of insurance must provide you with the key information document relating to the policy in accordance with its legal obligation.
- Information for investors in Switzerland: the prospectus, the key information document, the articles of association as well as the annual and semi-annual reports can be obtained, free of cost, from the representative in Switzerland, BNP PARIBAS, Paris, Zurich branch, 16, Selnaustrasse, 8002 Zurich; the paying agent in Switzerland is BNP PARIBAS, Paris, Zurich branch, 16, Selnaustrasse, 8002 Zurich.