

Product

AMUNDI LABEL EQUILIBRE ESR - F

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies. 990000080749 - Currency: EUR

Management Company's website: www.amundi.fr

Call +33 143233030 for more information.

The AMF ("Autorité des Marchés Financiers") is responsible for supervising Amundi Asset Management in relation to this Key Information Document.

Amundi Asset Management is authorised in France under number GP-04000036 and regulated by the AMF.

Key Information Document production date: 01/04/2026.

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type: Units of AMUNDI LABEL EQUILIBRE ESR - F, an AIF (Alternative Investment Fund) established in the form of a multi-company FCPE (Fonds Commun de Placement d'Entreprise — collective employee shareholding plan), under French law.

Term: This FCPE has been created for an indefinite period. The Management Company may, following the agreement of the FCPE's supervisory board, merge, split or liquidate the FCPE. The FCPE may also be dissolved if all of its units are redeemed.

AMF Classification ("Autorité des Marchés Financiers"): Not applicable

Objectives: By subscribing to AMUNDI LABEL EQUILIBRE ESR, you gain access to a broad universe of fixed income and equity markets created using socially responsible investment (SRI) criteria.

The FCPE's management objective is to outperform its benchmark (dividends and coupons reinvested)—25% MSCI EMU + 25% MSCI World + 50% Bloomberg Euro Aggregate Total Return—after deducting ongoing charges, while also incorporating ESG criteria into the process used to select the Fund's securities.

To achieve this, the management team incorporates non-financial (social, environmental and corporate governance) criteria as well as traditional financial criteria into the analysis and selection of stocks.

The non-financial analysis of direct securities results in an ESG rating for each issuer on a scale ranging from A (highest rating) to G (lowest rating). At least 90% of directly held securities in the portfolio have an ESG rating. ESG criteria are considered through several approaches:

"rating improvement" approach (the average ESG rating of the portfolio must be higher than that of the investment universe after eliminating at least 20% of the lowest-rated securities);

regulatory by excluding certain issuers:

- o exclusion of issuers rated E, F and G on purchase;
- o legal exclusions on controversial weapons;
- o exclusion of companies that seriously and repeatedly contravene one or more of the ten principles of the United Nations Global Compact and sectoral exclusions on coal and tobacco;
- o sector exclusions on coal and tobacco; Best-in-Class approach, which seeks to favour the leading issuers in their sector of activity according to ESG criteria identified by the Management Company's team of non-financial analysts.

The Best-in-Class approach does not exclude any business sectors a priori; the Fund may therefore be exposed to certain controversial sectors. To limit the potential non-financial risks of these sectors, the Fund applies the exclusions set out above, coupled with a commitment policy that aims to promote dialogue with issuers and support them in improving their ESG practices.

Investee UCIs have a label or comply with the constraints of such a label and respect the core approach of AMF doctrine 2020-03. The underlying UCIs selected may implement different SRI or ESG strategies to those implemented within the Fund, particularly in the case of external UCIs which may have different approaches to incorporating non-financial criteria.

The Fund does not possess the French government's SRI label.

Between 35% and 65% of the FCPE's assets are exposed to fixed income products via bonds and debt securities issued by public and/or private issuers, with the remaining 35%–65% exposed to equity products. The dominant geographical area is the eurozone.

Investment in fixed income products will be made through euro-denominated bonds and other debt securities issued by public and private issuers rated between AAA and BBB- by Standard & Poor's.

Eligible forward financial instruments may be used for hedging and/or exposure purposes.

The UCI is actively managed. Portfolio construction is carried out according to a systematic approach, aiming to exclude companies negatively rated in terms of ESG and to overweight companies combining positive ratings on both the ESG and financial dimension. The UCI is built under the constraints of limited geographical and sectoral deviations and a moderate ex-ante Tracking Error (risk of performance gap between the portfolio and the benchmark, estimated by a risk model), within a range of 1 to 3% under normal market conditions.

The benchmark does not assess or include its constituents according to environmental and/or social characteristics, and is therefore not aligned with the ESG characteristics promoted by the portfolio.

The UCI is classified Article 8 within the meaning of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation").

Intended retail investors: This product is intended for investors with an employee and/or retirement savings scheme who have a basic knowledge and/or no or limited experience of investing in funds, who are seeking to increase the value of their investment over the recommended holding period and who are able to bear a loss of up to the full amount invested.

The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.amundi.com).

Redemption and transaction: As specified in the Management regulations, units may be purchased or sold (redeemed) daily at the respective dealing price (net asset value). Further details are provided in the AMUNDI LABEL EQUILIBRE ESR Regulation.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

More information: Further information regarding this product, including the prospectus and financial reports, is available free of charge on request from: Amundi Asset Management, 91-93 boulevard Pasteur, 75015 Paris, France. The net asset value of the product is available at www.amundi-ee.com.

Depository: CACEIS Bank.

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

RISK INDICATOR



The risk indicator assumes you keep the product for five years.

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 movement in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely impact our capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances.

The use of complex products such as derivatives can lead to increased movement of securities in your portfolio.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the AMUNDI LABEL EQUILIBRE ESR FCPE Regulation.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund over the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Recommended holding period: 5 years			
Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	What you might get back after costs	€6,980	€6,290
	Average return each year	-30.2%	-8.9%
Unfavourable Scenario	What you might get back after costs	€8,240	€10,100
	Average return each year	-17.6%	0.2%
Moderate Scenario	What you might get back after costs	€10,280	€11,760
	Average return each year	2.8%	3.3%
Favourable Scenario	What you might get back after costs	€11,770	€13,080
	Average return each year	17.7%	5.5%

The figures shown include all the costs of the product itself, but may or may not include all the costs that you pay to your advisor or distributor.

Unfavourable Scenario: This type of scenario occurred for an investment made between 28/02/2025 and 12/03/2026.

Moderate scenario: This type of scenario occurred for an investment made between 31/01/2020 and 31/01/2025.

Favourable scenario: This type of scenario occurred for an investment made between 31/10/2016 and 29/10/2021

What happens if Amundi Asset Management is unable to pay out?

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

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, and 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.

- EUR 10,000 is invested.

Investment EUR 10,000

Scenarios	If you exit after	
	1 year	5 years*
Total costs	€361	€675
Annual Cost Impact**	3.6%	1.3%

* Recommended holding period.

** 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 4.58% before costs and 3.30% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (3.00% of amount invested/EUR 300). This person will inform you of the actual distribution fee.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	This includes distribution costs of 3.00% of the amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to EUR 300
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.58% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 56.02
Transaction costs	0.07% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on the volume of our purchases and sales.	EUR 6.80
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0.00

How long should I hold it and can I take money out early?

Recommended holding period: 5 years. This period is based on our assessment of the risk and reward characteristics and costs of the Fund. This product is designed for medium-term investment; you should be prepared to stay invested for at least 5 years. You can redeem your investment at any time, or hold the investment longer. This period does not take into account the period during which your employee savings scheme is blocked.

Order schedule: The investor can redeem their units on request, in accordance with the terms and conditions described in the FCPE Regulation. A redemption cap mechanism (known as a "gate") may be implemented by the Management Company. How it would be operated is described in the Regulations.

How can I complain?

If you have any complaints, you may:

- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail dic-fcpe@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.fr and/or on your account keeper's website.

Other relevant information

You may find the Management regulations, Key Information Documents, notices to investors, financial reports and further information documents relating to the Fund including various published policies of the Fund on our website www.amundi.fr and/or on your account keeper's website. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.

Account keeper: NATIXIS INTEREPARGNE, CA TITRES and/or any other account keeper appointed by your company.

According to your tax regime, any capital gains or income earned from holding units in the FCPE may be subject to taxation.

This FCPE was created within the framework of the savings plan of which it is a part and is inseparable.

Supervisory board composition: The supervisory board is made up of unitholder and company representatives appointed in accordance with the terms and conditions laid down in the FCPE Regulation. For more details, please refer to the Management regulations.

Past performance: You can download the past performance of the Fund over the last 10 years from your account keeper's website. **Performance**

scenarios: You can find previous performance scenarios updated on a monthly basis on your account keeper's website.