

Product

AMUNDI PROTECT 90 ESR - F (C)

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies. 990000099829 - 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: 23/09/2024.

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 PROTECT 90 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: The management objective is to participate in the evolution of multiple asset classes while benefiting from partial capital protection, through "portfolio insurance" and discretionary management.

This protection, known as the "net asset value floor", is equal to 90% of the highest of the net asset values established between 1 December 2020 and 1 December 2028, inclusive, in accordance with the provisions detailed in the "Protection" paragraph of the FCPE Regulation.

The management team may at any time adjust the distribution between two types of assets according to market developments:

- so-called 'risky' assets, used as a diversified performance driver in terms of asset classes (stocks, interest rates, credit, currencies) and geographical exposure, including emerging countries (particularly via UCIs)
- so-called 'low-risk' assets, whose objective is to ensure the protection of capital by investing in money market and/or bond products (particularly via UCIs)

In this context, there may be a risk of "monetisation": in order to meet the permanent protection commitment during the protection period, the proportion of "risky assets" may become zero. In this case the Fund would be termed "monetarised" and the protection would end within six months of the monetisation date; in the meantime, the Fund would deliver a performance linked to the money and/or bond market and would not benefit from any upturn in "risky assets".

Intended retail investors: This product is intended for investors with an employee and/or retirement savings scheme who have a basic knowledge and little or no experience of investing in funds, who are seeking to increase the value of their investment while preserving all or part of their invested capital over the recommended holding period and who are prepared to assume a medium level of risk on their initial capital.

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 PROTECT 90 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 three years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to 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.

You are entitled to receive back at least 90% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the AMUNDI PROTECT 90 ESR FCPE Regulation.

PERFORMANCE SCENARIOS

The scenarios shown are illustrations based on results from the past and on certain assumptions. 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: 3 years Investment EUR 10,000 | | | |
|--|--|-------------------|---------|
| Scenarios | | If you exit after | |
| | | 1 year | 3 years |
| Minimum | €9000 | | |
| Stress Scenario | What you might get back after costs | €9,000 | €9,244 |
| | Average return each year | -10.0% | -2.6% |
| Unfavourable Scenario | What you might get back after costs | €9,550 | €9,430 |
| | Average return each year | -4.5% | -1.9% |
| Moderate Scenario | What you might get back after costs | €10,213 | €10,507 |
| | Average return each year | 2.1% | 1.7% |
| Favourable Scenario | What you might get back after costs | €10,900 | €11,711 |
| | Average return each year | 9.0% | 5.4% |

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.

The performances displayed are the result of simulations for different scenarios of evolution of the markets in which the fund is invested.

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.

Should the Guarantor default, file for bankruptcy or in the event of an official directive for resolution action, you may suffer a loss up to the total amount invested. Your investment is not covered by any guarantee or compensation mechanism.

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.

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 | 3 years* |
| Total costs | €392 | €604 |
| Annual Cost Impact** | 4.0% | 2.0% |

* 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 3.68% before costs and 1.67% 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 | 0.93% of the value of your investment per year. This percentage is based on the actual costs over the last year. | EUR 89.95 |
| Transaction costs | 0.03% 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 2.71 |
| 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: 3 years. It 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 3 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: The investor can redeem their units on request, in accordance with the terms and conditions described in the FCPE Regulation.

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

The product 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").

Environmental, social and governance criteria (ESG) contribute to the investment manager's decision-making process, without being a key factor in this decision making.

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.

Account keeper: CREELIA, CA TITRES and/or any other account keeper appointed by your 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. According to your tax regime, any capital gains or income earned from holding units in the FCPE may be subject to taxation.

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.