

Product

AMUNDI LABEL MONETAIRE ESR - E

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies. 990000080729 - 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.

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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 MONETAIRE ESR - E, 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"): Standard Variable Net Asset Value Money Market UCI

Objectives: By subscribing to AMUNDI LABEL MONETAIRE ESR, a feeder fund of AMUNDI EURO LIQUIDITY-RATED RESPONSIBLE - S, you are seeking to invest, via the master fund, in money market instruments with a maximum maturity of 2 years.

In certain market situations such as the €STR being very low, the net asset value of the FCPE may experience a structural decline and negatively impact the yield of the FCPE, which may compromise the objective to maintain the capital of the FCPE. The AMUNDI LABEL MONETAIRE ESR may underperform the AMUNDI EURO LIQUIDITY-RATED RESPONSIBLE - S due to its specific fees and may underperform the capitalised €STR.

Your investment is made through AMUNDI EURO LIQUIDITY-RATED RESPONSIBLE - S, which means it is invested almost entirely and permanently in said fund and incidentally in cash. Up to 92.5% of assets are invested in its master fund, with the balance invested in cash.

The management objective of the FCPE is similar to that of the master fund.

Reminder of the management objective of the master fund

The Fund's management objective is to outperform its benchmark, the capitalised €STR, an index representing the eurozone money market rate, after taking into account ongoing charges and while incorporating ESG criteria into the Fund's security analysis and selection process.

However, in periods of negative returns on the money market, the Fund's return may be negatively affected. Moreover, after taking ongoing charges into account, the Fund may be outperformed by the capitalised €STR.

The Fund incorporates ESG (environment, social and governance) criteria into the analysis and selection of securities, in addition to financial criteria (liquidity, maturity, profitability and quality).

The non-financial analysis results in an ESG rating for each issuer on a scale ranging from A (highest rating) to G (lowest rating). At least 90% of securities in the portfolio have an ESG rating.

The Fund implements an SRI strategy based on a combination of approaches:

- "Rating improvement" approach (the portfolio's average ESG rating must be higher than the ESG rating of the investment universe—75% ICE BOFA 1-3 YEAR EURO FINANCIAL + 25% ICE BOFA 1-3 YEAR EURO NON-FINANCIAL—after eliminating at least 25% of the lowest-rated securities. From 01/01/2026, this percentage of lowest-rated securities will increase to 30%);

- Normative through the exclusion of certain issuers:

exclusion of issuers rated G on purchase;

legal exclusions on controversial weapons;

exclusion of companies that seriously and repeatedly contravene one or more of the 10 principles of the United Nations Global Compact; and sector exclusions on coal and tobacco.

- Best-in-Class which aims to give priority to issuers that are leaders in their business sectors based on 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.

Moreover, apart from bond issues specifically intended to finance green, social and/or sustainable projects, the UCI also applies exclusions to companies that derive a certain share of their turnover from fossil fuels (coal mining, oil and gas etc.) or that do not meet the eligibility criteria of the French SRI label.

To achieve this, the management team selects high-quality money market instruments in euro or foreign currencies, taking into account their residual life. These securities are selected from within a previously determined investment universe according to an internal risk assessment and monitoring process.

In order to assess the credit quality of these instruments, the management company may refer to investment grade ratings from recognised ratings agencies it deems the most relevant, on a non-exclusive basis, when purchasing an instrument; it shall however endeavour to avoid any mechanical dependence on these ratings throughout the period of time in which the securities are held.

Foreign currency securities are fully hedged against currency risk.

By way of derogation, the 5% limit of the UCI assets may be increased to 100% of its assets when the Fund invests in money market instruments issued or guaranteed individually or jointly by certain sovereign, quasi-sovereign or supranational entities of the European Union as outlined by European Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017.

The Fund is entitled to the SRI label.

The Fund may make temporary purchases and sales of securities. Eligible forward financial instruments may be used for hedging purposes.

The UCI is actively managed. The index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.

Intended retail investors: This product is intended for investors with an employee and/or retirement savings scheme who have a basic knowledge and/or 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 LABEL MONETAIRE ESR Regulation.

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

More information: Further information regarding this product and its Master Fund, 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.

Depositary: CACEIS Bank.

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

RISK INDICATOR



The risk indicator assumes you keep the product for more than 1 month.

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 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very 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.

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

Master Fund subscription and redemption requests are cleared at 12:25 (Paris time) on every net asset value calculation date.

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: more than 1 month Investment EUR 10,000		
Scenarios		If you exit after more than 1 month
Minimum	There is no minimum guaranteed return if you exit before more than 1 month. You could lose some or all of your investment.	
Stress Scenario	What you might get back after costs	€9,650
	Average return each year	-3.5%
Unfavourable Scenario	What you might get back after costs	€9,690
	Average return each year	-3.1%
Moderate Scenario	What you might get back after costs	€9,700
	Average return each year	-3.0%
Favourable Scenario	What you might get back after costs	€9,740
	Average return each year	-2.6%

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 28/02/2022 and 31/03/2022.

Moderate scenario: This type of scenario occurred for an investment made between 31/05/2017 and 30/06/2017.

Favourable scenario: This type of scenario occurred for an investment made between 29/12/2023 and 31/01/2024

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 more than 1 month*
Total costs	€301
Cost impact**	3.0%

* Recommended holding period.

** This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other products. 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 more than 1 month
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	0.17% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 1.41
Transaction costs	There are no transaction charges for this product.	EUR 0.00
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: more than 1 month. This period is based on our assessment of the risk and reward characteristics and costs of the Fund. This product is designed for short-term investment; you should be prepared to stay invested for at least more than 1 month. 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.

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: Amundi ESR, FONGEPAR 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.