

Key Investor Information

This document provides key investor information about this Fund. It is not a marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

AMUNDI RENDEMENT PLUS ISR

P class – ISIN code: (C) FR0010820332

French UCITS managed by Amundi Asset Management, an Amundi company

Objectives and Investment Policy

Classification by the AMF (Autorité des Marchés Financiers), the French financial market regulator: Not applicable

By subscribing to AMUNDI RENDEMENT PLUS ISR - P, you are gaining access to expertise in various fields within the broad universe of international fixed income, equity and currency markets.

While integrating ESG (environmental, social and governance) criteria into the securities analysis and selection process, the Fund's investment objective is to outperform, over a 3-year investment period, the compounded €STR index, representative of the eurozone money market rate, by 1.70%, after deducting the maximum operating expenses and management fees, through discretionary management.

To achieve this and optimise the portfolio's risk-reward trade-off, the management team implements diversified and responsive management. To select the eligible securities within the investment universe, the management team also relies on financial analysis (macroeconomic analysis and monitoring of asset class values) combined with non-financial analysis.

The investment process is as follows:

- general asset allocation consisting of defining and changing the weighting of bonds, equities and diversified assets in the portfolio, as well as their breakdown by country, currency or economic sector. This means that strategic, tactical and arbitrage positions are taken on all bond, equity and currency markets;
- non-financial analysis and integration of ESG criteria;
- securities selection and portfolio construction.

The non-financial analysis, based on ESG criteria and using the "Best in Class" ESG rating methodology developed by Amundi, allows companies to be assessed based on their Environmental, Social and Governance-related behaviour by assigning them an ESG rating from A (best rating) to G (lowest rating), so that a more global risk evaluation is possible and the most-deserving companies are selected. At least 90% of the securities in the portfolio have an ESG rating.

Limit of the best-in-class approach: this approach does not, in principle, exclude any business sector. All economic sectors are therefore represented in this approach, and the fund may thus be exposed to certain controversial sectors.

The management team integrates sustainability factors into its investment process via a selectivity approach that excludes at least 20% of the investment universe consisting of the MSCI All Country World, BARCLAYS GLOBAL AGGREGATE, ICE BOFA GLOBAL HIGH YIELD INDEX and JPM EMBI GLOBAL DIVERSIFIED indices. This composite index is only intended to evaluate the Fund's commitment to taking into account non-financial characteristics; it does not, therefore, constitute a benchmark index impacting management decisions with regard to the leeway used in portfolio management.

Issuers are thus excluded on the basis of the following principles:

- legal exclusions that apply to all management companies (controversial weapons, companies that seriously and repeatedly contravene one or more of the ten principles of the United Nations Global Compact);
- sector-based exclusions (coal and tobacco in accordance with Amundi's exclusion policy);
- exclusions of issuers rated E, F or G on acquisition;
- private issuers with a rating of F or G on acquisition on each of the following ESG criteria:
 - o Environmental dimension: Energy and Ecological Transition criterion (rating based on the implementation of means to improve their impact on the environment such as promoting renewable energies, investing in low energy consumption equipment, financing the protection of ecosystems, increasing waste recycling, etc.); ;
 - o Social dimension: Criterion relating to the promotion and access of women to top management positions;
 - o Governance dimension: Criterion relating to the independence of members of the boards of directors;
 - o Respect for human rights: The management team is prohibited from investing in private issuers that do not respect human rights.

The Fund may invest up to 100% of its assets in fixed income products within the following maximum exposure limits: up to 70% of its assets in bonds issued or guaranteed by OECD member states, up to 50% of its assets in private bonds from the OECD area rated "Investment Grade", up to 50% of its assets in asset-backed securities (ABS), mortgage-backed securities (MBS) and collateralised loan obligations (CLO), up to 20% of its assets in speculative high-yield public and private bonds, up to 20% of its assets in inflation-indexed bonds and up to 10% of its assets in bonds issued or guaranteed by non-OECD governments. Government bonds are limited to 70% of net assets.

These bonds are selected according to management discretion and in compliance with the internal credit risk monitoring policy of the Management Company. Accordingly, the management may, in a manner that is not exclusive and not automatic, use securities rated "Investment Grade", i.e. securities rated AAA to BBB- by Standard & Poor's and Fitch Ratings, or Aaa to Baa3 by Moody's. However, the Fund may expose up to 20% of its assets in so-called speculative high-yield public or private bonds, i.e. securities rated BB+ to D by Standard & Poor's and Fitch Ratings, or Ba1 to C by Moody's.

The sensitivity of the portfolio will range between -2 and +7.

The exposure to equity markets, irrespective of geographic region, management style, sector and capitalisation size, may vary between -10% and 30% of the net assets. Up to 30% of the Fund's net assets may be exposed to currency risk.

The Fund may enter into transactions for temporary purchases of securities. Forward financial instruments may also be used for hedging and/or exposure purposes in order to generate overexposure and thus expand the exposure of the UCI to more than the Fund's net assets.

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The UCI is actively managed. The index is used ex-post as an indicator for comparing performance. The management strategy is discretionary and without constraints in relation to the index.

The UCI qualifies as an Article 8 financial product under Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the "Disclosure Regulation").

The Fund's net profit as well as its net realised capital gains are automatically reinvested each year.

You may redeem your units each day, as buyback are carried out on a daily basis.

The management company may set up a redemption capping scheme in accordance with the conditions set out in the "Redemption capping scheme" section of the prospectus.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 3 years.

Risk and reward profile



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This Fund's risk level reflects the positions taken by management in the equity and interest-rate markets in the context of a pre-defined level of flexibility.

Historical data used to calculate the digital risk indicator may not be a reliable indicator of the future risk profile of the Fund.

The risk category associated with this Fund is not guaranteed and may evolve over time.

The lowest category does not mean "risk free".

The initial capital invested is not guaranteed.

Particular risks for the Fund not included in these indicator are:

- Credit risk: this is the risk of sudden deterioration in the creditworthiness of an issuer or that of its default.
- Liquidity risk: in a given case where trading on the financial markets is depressed, any equity buying or selling transaction can lead to significant market fluctuations.
- Counterparty risk: this is the risk of default by a market operator, including a total return swap counterparty, that prevents it from honouring its obligations to the Fund.
- The use of complex products such as derivatives may lead to an increase in movements in your portfolio.

The occurrence of one of these risks may lead to a decrease in the net asset value of the portfolio.

Charges

The charges and fees paid are used to cover the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	1.00 %
Exit charge	None
The percentage indicated is the maximum that can be deducted from your capital before it is invested (entry) or redeemed (exit).	
Charges taken from the Fund over a year	
Operating expenses	1.05 % of average net assets
Charges taken from the Fund under certain specific conditions	
Performance fee	20% of the performance exceeding that of the benchmark index, calculated using the "reference assets" method
	This fee amounted to 1.34% of the average net assets at the end of the previous financial year

The stated **exit and entry fees** are maximum amounts. In certain cases, the fees paid may be lower - further information may be obtained from your financial advisor.

The **ongoing charges** are based on the figures for the previous financial year ended 30 June 2021. This percentage may vary from year to year. It excludes:

- performance fees,
- brokerage fees, except for the entry and exit charges paid by the UCITS when buying or selling units in another UCI.

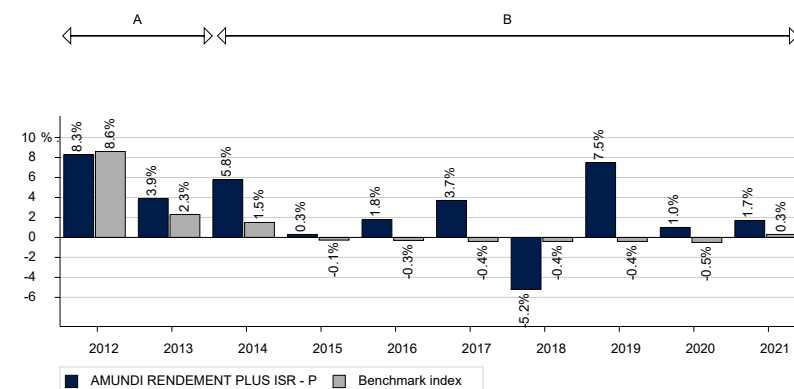
The calculation of the performance fee applies on each calculation date of the net asset value, in accordance with the procedures set out in the prospectus.

Underperformance over the preceding five years must be offset before a provision can be recorded again.

The performance fee is payable even if the unit's performance over the observation period is negative, provided that the unit outperforms the Reference Assets.

For further information regarding costs, please refer to the "Costs and Fees" section of the Fund's Prospectus available upon request to the Management Company.

Past performance



A: During this period, the benchmark index was the Euro MTS 3-5 years

B: During this period, the benchmark index is the capitalised EONIA and the Fund's management objective is to outperform the capitalised EONIA by 1.70%, after deducting maximum operating and management fees.

The benchmark index was changed on 3 February 2014.

Practical information

Name of the Depositary: CACEIS Bank.

Additional information relating to the UCITS:

The latest prospectus and most recent interim statements, as well as all other practical information, are available free of charge from the management company.

Updated details on the management company's remuneration policy are available on its website or free of charge upon written request to it.

In particular, this policy describes the calculation methods applied to the remuneration and benefits of certain categories of employees, the entities responsible for their attribution and the composition of the Remuneration Committee.

The net asset value is available on request from the management company, on its website www.amundi.com, on the websites of distributor establishments, and is published in various national and regional daily newspapers as well as in periodicals.

Taxation:

Depending upon your personal tax position, capital gains and any income associated with holding securities in the Fund may be subject to taxation. We advise you to seek information about this from the UCITS distributor.

Responsibility:

Amundi Asset Management may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the UCITS.

This UCITS is not available to residents of the United States of America/"U.S. Persons" (the definition of "U.S. Person" is provided on the Management Company's website, www.amundi.com, and/or in the prospectus).

The Fund offers other units or shares for the categories of investors defined in its prospectus.

This Fund is approved in France and regulated by the French Market Regulator (AMF).

The Management Company, Amundi Asset Management, is authorised in France and regulated by the French market regulator, the Autorité des marchés financiers (AMF).

This key investor information is accurate as at July the 1st, 2022.