

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not 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.

## ODDO BHF Future of Finance

(hereinafter the "Fund")

This Fund is managed by ODDO BHF Asset Management SAS

ISIN: CI-EUR units - FR0011156215 - EUR - Accumulation

### OBJECTIVES AND INVESTMENT POLICY

This Fund is classified as follows: International equities

The Fund's investment objective is to generate capital growth by investing in listed international equities of companies that benefit from the changes and long-term trends that contribute towards the development and transformation of the international financial sector. The Fund invests in various financial themes and particularly in four non-exclusive secondary themes: banking, payment and transaction services, specialist financial services and disruptive financial companies.

The Fund is actively managed and in relation to its benchmark index, the MSCI ACWI Financials Index (Net Return) in euro, which it seeks to outperform over a minimum investment horizon of five years. The Fund aims to outperform its benchmark rather than replicate it exactly, and may deviate from it.

The investment process comprises four stages:

Stage 1: The initial investment universe consists of stocks from the MSCI ACWI Financials Index Net Return index. A top-down analysis is carried out to identify the most relevant secondary themes in relation to the Fund's theme.

Stage 2: Quantitative filter. A score is allocated to each of the companies in the investment universe based on criteria such as accumulation, earnings growth and valuation, among others.

Stage 3: The management team then conducts a discretionary analysis of the investment universe used once the three steps have been completed: (i) a top-down approach by geographical area and sector; (ii) an analysis of companies to verify that the fundamental elements underlying the financial profitability of a company will be preserved and even improved or regained in years to come; and (iii) company valuations based on various methods.

Stage 4: The management team finalises the portfolio construction process by ranking the companies analysed based on its level of conviction. The final portfolio will include between 40 and 60 stocks.

The Fund invests at least 90% of its net assets in listed international equities.

The Fund may invest up to 50% of its net assets in equities from issuers headquartered in non-OECD member states (i.e. emerging countries) and up to 50% in equities denominated in currencies from non-OECD member states (i.e. emerging countries).

The Fund may hold up to 10% of its net assets in cash or equivalent assets in order to be able to pay redemption proceeds or meet other liquidity requirements.

These assets may take the form of treasury bills and other money market instruments denominated in USD and rated investment grade (at least BBB- by Standard & Poor's or a rating deemed equivalent by the Management Company, or using the Management Company's internal rating), with a residual maturity not exceeding 12 months, as well as term deposits and demand deposits. The Management Company does not use the ratings issued by ratings agencies automatically or in isolation, as it also applies its own internal analysis. If the rating of a security is downgraded, the Management Company will take the interests of the unitholders, the market conditions and its own analysis of the relevant fixed income securities into account when respecting rating limits.

The Fund may invest up to 10% of its net assets (i) in units or shares of UCITS under European Directive 2009/65/EC, (ii) in EU AIFs and/or in foreign investment funds mentioned in R.214-25 that meet the criteria of article R.214-13 of the French Monetary and Financial Code. These funds may be managed by ODDO BHF Asset Management SAS, ODDO BHF Asset Management GmbH and ODDO BHF Asset Management LUX, and will be compatible with the Fund's investment strategy.

As part of its investment strategy, the Fund is authorised to make use of derivative instruments for investment and hedging purposes, under the conditions provided for by the Fund Prospectus.

Up to 100% of the portfolio may be exposed to currency risk.

The portfolio's maximum exposure to the markets (equities, UCIs and derivatives) may not exceed 110% of net assets, it being understood that the maximum exposure is the sum of the net exposures to each of the markets (equity, fixed income, money) to which the Fund is exposed (the sum of long and hedging positions).

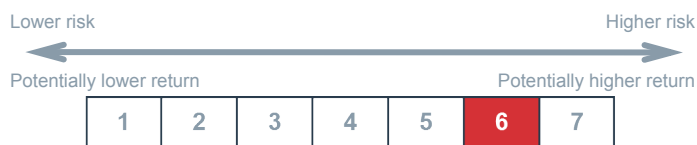
Subscription and redemption requests are centralised by the depositary every Paris stock exchange trading day until 11:15 (Paris time, CET/CEST) and executed on the basis of the net asset value of the same day.

CI-EUR units accumulate their income.

Recommended investment horizon: 5 years

This Fund may not be appropriate for investors who plan to withdraw their money within this period.

### RISK AND REWARD PROFILE



Historical data, such as is used to calculate the synthetic indicator, may not be a reliable indication of the future risk profile of the Fund. The risk profile is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment. The capital initially invested is not guaranteed.

### Why is the Fund placed in category 6?

The Fund presents a high level of risk due to its strategy of investing at least 90% of its assets in shares issued by companies of all sizes including small and mid caps related to the financial sector, establishing a strong sector bias for the Fund.

### Material risks to the Fund that are not taken into account in the indicator:

Risk associated with the use of forward financial instruments: given the Fund's ability to invest in derivatives, net asset value may suffer sharper falls than the financial markets and underlyings of the derivatives.

If one of these risks were to materialise, the Fund's net asset value may fall.

## CHARGES

Charges and fees paid are used to pay the costs of marketing and distributing units; these charges reduce the potential growth of the investment.

One-off charges taken before or after you invest	
Entry charges	4.00%
Exit charges	None

This is the maximum that might be deducted from your capital before it is invested and/or before the proceeds of your investment are paid out. These charges are payable to the distributor. In some cases, investors may pay less.

Charges taken by the Fund over one year	
Ongoing charges	1.57%

Charges taken by the Fund under specific conditions	
Performance fees	20% (inclusive of tax) of the Fund's outperformance relative to the benchmark (MSCI ACWI Financials Index Net Return, in euro, with dividends reinvested), once past underperformance over the previous five years has been fully offset. Performance fee amount charged during the last financial year: 0.01%

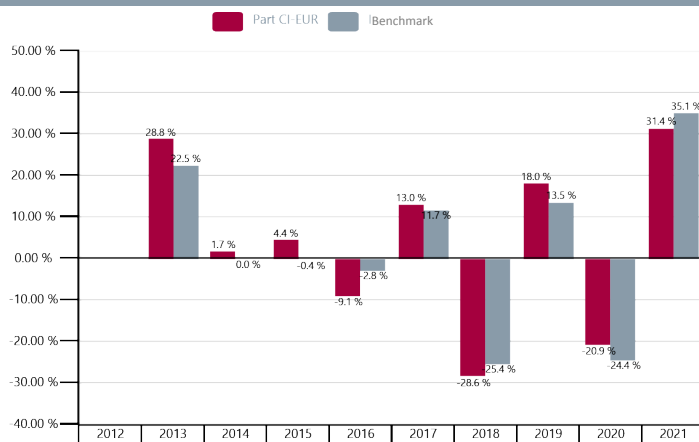
Ongoing charges are based on the expenses for the last financial year ended June 2021.

Actual charges may vary from year to year. The Fund's annual report for each financial year includes detail on the exact charges incurred.

These charges do not include: performance fees and intermediary fees except in the case of entry and/or exit charges paid by the Fund when it buys or sells units in another collective investment vehicle.

For more details regarding fees, please refer to the "Fees and Expenses" section of the prospectus, available at [am.oddo-bhf.com](http://am.oddo-bhf.com).

## PAST PERFORMANCE



Performance varies over time and is not an indication of future results.

The annualised performances shown in this chart are calculated after deducting all charges taken by the Fund.

This Fund was created on 10 August 2007.

The reference currency is the euro (EUR).

The Fund's investment strategy was modified on 15 September 2021.

Performances recorded prior to this date are therefore not representative of the investment strategy currently in use.

The benchmark was the STOXX Europe 600 Banks (Net Return) until 15 September 2021. Since 15 September 2021, the benchmark has been the MSCI ACWI Financials index (net return) in euro.

## PRACTICAL INFORMATION

### Depository: CACEIS BANK

More detailed information on the Fund, such as the prospectus and the annual and semi-annual reports, is available in French and English at [am.oddo-bhf.com](http://am.oddo-bhf.com) or may be obtained free of charge at any time from ODDO BHF Asset Management SAS, 12 boulevard de la Madeleine, 75009 PARIS.

Detailed information on the remuneration policy is available on the management company's website ([am.oddo-bhf.com](http://am.oddo-bhf.com)). Investors may also request a hard copy of this information from the management company.

The Fund's NAV is available on the Management Company's website.

Other unit classes are available for this Fund.

ODDO BHF Asset Management SAS may be held liable solely on the basis of any information contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.

### Taxation:

The Fund may be used for life insurance policies.

The Fund as such is not subject to any tax. Income and capital gains associated with holding units of the Fund may be subject to tax depending on the tax regime applicable to each investor. In the event of doubt, investors are advised to consult a professional.

This Fund is approved in France and regulated by the *Autorité des marchés financiers*.

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