

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 Patrimoine

Class R – ISIN code: (C) FR0013295896

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 Patrimoine - R, you are gaining access to expertise in varied fields within the large universe of international bond, money-market, equity and currency markets.

The management objective is, over a minimum investment horizon of 5 years, to optimise performance through discretionary and flexible management of exposure to the various international equity, interest rate and currency markets, and after taking into account current costs.

The UCI is actively managed. Considering the management objective and the discretionary management implemented, the performance of the Fund cannot be compared to that of a relevant benchmark index. However, as an indication, the performance of the UCITS may be compared ext-post to that of the capitalised €STR plus 5%. This index only serves as a basis to gauge the performance of the fund without limiting its management.

The management team, based on its macroeconomic analysis and its monitoring of the valuation of classes of assets, implements a flexible conviction-based management seeking to optimise at any time the return-to-risk ratio. The allocation of assets is built on the basis of the team's projections regarding the various markets and the level of risk presented by each asset class. The diversified management aims to adapt to market movements in seeking sustainable performance. This allocation takes place through an active and direct selection of UCIs and/or securities by using all the styles of equity products, bonds, money-market or currency products.

The Fund's exposure to the equity markets ranges from 25% to 65% of the net assets. The allocation between different geographical areas and the distribution between large, medium and small caps are not predefined.

The proportion of investments in interest rate and money market products may range from 0 and 100% of the net assets. The sensitivity of the bond and money-market portion will range from -2 to +10. The Fund may invest in any type of debt (public debt up to 50% of net assets or private debt) or issuer, regardless of geographical area, currency or credit rating. Securities in the portfolio are selected according to the best judgement of management and in compliance with the internal credit risk monitoring policy of the Management Company.

The Fund is exposed to currency risk up to 100% of its net assets.

The Fund may enter into transactions for temporary purchases and sales of securities and use financial futures for hedging and/or exposure and/or arbitrage purposes and/or to generate overexposure, thereby increasing the Fund's exposure beyond the net assets.

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").

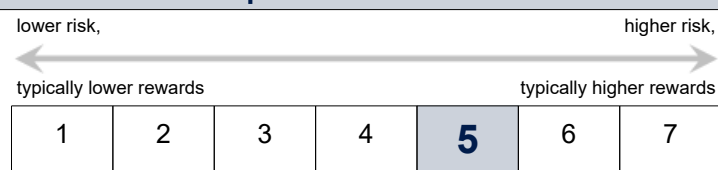
Environmental, social and governance (ESG) criteria contribute to the manager's decision making, but are not a determining factor in that decision making.

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.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and reward profile



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	2.50 %
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	0.95% of average net assets
Charges taken from the Fund under certain specific conditions	
Performance fee	20% annual outperformance of the reference asset
	At the end of the prior year, this fee was 0.06% of the average net assets

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.

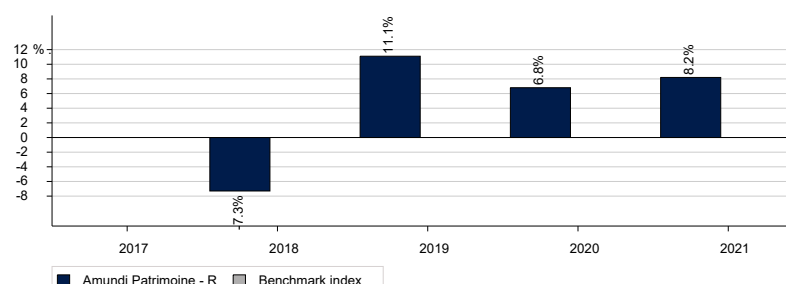
The calculation of the performance fee applies on each calculation date of the net asset value, in accordance with the procedures set out in the prospectus.

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



Performance is not constant over time and is no guarantee of future performance.

The year-on-year performances presented in this chart are calculated after deduction of all fees charged by the Fund. The Fund was launched on 07 February 2012 and its R class was created on 20 November 2017.

The reference currency is the euro (EUR).

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.