

## Product

# AMUNDI RENDEMENT PLUS ISR - I (C)

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.  
FR0010115295 - Currency: EUR

Management Company's website: [www.amundi.fr](http://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: 02/04/2024.

## What is this product?

**Type:** Units of AMUNDI RENDEMENT PLUS ISR, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of an FCP.

**Term:** The Fund has an unlimited duration. The Management Company may dissolve the Fund by means of liquidation or merger with another fund in accordance with legal requirements.

**AMF Classification ("Autorité des Marchés Financiers"):** Not applicable

**Objectives:** By subscribing to AMUNDI RENDEMENT PLUS ISR, you gain access to varied expertise within a broad spectrum of international interest rate, equity and currency markets.

In addition to incorporating ESG (Environment, Social, Governance) criteria into the securities analysis and selection process, the Fund's management objective consists, over a three-year investment horizon, of achieving a performance 2.30% higher than that of the €capitalised STR, an index representing the Eurozone monetary rate, after taking into account the maximum operating and management charges through discretionary management. To achieve this, the management team implements diversified and responsive management to optimise the portfolio's risk/return mix. Furthermore, to select eligible securities within the investment universe, the management team relies on a financial analysis (macroeconomic analysis and asset class valuation monitoring analysis) combined with a non-financial analysis.

The investment process is as follows:

- general asset allocation consisting of defining and changing the weight of bonds, equities and diversification assets in the portfolio, as well as their distribution by country, currency or economic sector. This translates into the implementation of strategic, tactical and arbitrage positions in all bond, equity and currency markets;
- non-financial analysis and integration of ESG criteria;
- selection of securities and portfolio construction.

The non-financial analysis, based on ESG criteria and developed using the best-in-class ESG rating methodology developed by Amundi, makes it possible to evaluate companies on their environmental, societal and governance behaviour by assigning them an ESG rating ranging from A (highest) to G (lowest), so as to carry out a more comprehensive risk assessment and select the most virtuous companies. At least 90% of securities in the portfolio have an ESG rating.

Limitation of the "Best in Class" approach: this approach does not exclude any business sectors a priori. All economic sectors are therefore represented in this approach and the FCP may thus be exposed to certain controversial sectors.

The management team incorporates sustainability factors into its investment process by implementing a selective approach consisting of excluding at least 20% of the investment universe comprising the MSCI World All Countries, BARCLAYS GLOBAL AGGREGATE, ICE BOFA GLOBAL HIGH YIELD INDEX and JPM EMBI GLOBAL DIVERSIFIED indices. This composite index is intended solely to assess the Fund's commitment to taking into account non-financial characteristics, and therefore does not constitute a benchmark that impacts management decisions with regard to the flexibility used in managing the portfolio.

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

legal exclusions that apply to all management companies (controversial armament, companies that seriously and repeatedly contravene one or more of the ten principles of the United Nations Global Compact);

sectoral exclusions (coal and tobacco in line with the Amundi Exclusion Policy);

exclusions of issuers rated E, F and G at purchase;

private issuers rated F and G at purchase on each of the following ESG criteria:

- Environmental dimension: Energy and Ecological Transition criterion (rating dependent on the implementation of means to improve their impact on the environment such as promoting renewable energy, investing in energy-efficient equipment, financing ecosystem protection, increasing waste recycling, etc.);
- Social dimension: Criterion relating to the promotion and access of women to management positions;
- Governance dimension: Criterion relating to the independence of members of the boards of directors;
- 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 interest rate products within the following exposure limits: up to 70% of its assets in bonds issued or guaranteed by OECD member states; up to 50% of its assets in OECD area private bonds 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-linked bonds; 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's discretion and in compliance with the internal credit risk monitoring policy of the Management Company. Therefore, the management may use, in a non-exclusive and non-mechanical manner, "Investment Grade" securities, 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 seek to expose up to 20% of its assets to speculative high-yield private or public bonds, i.e. those rated BB+ to D by Standard & Poor's and Fitch Ratings or Ba1 to C by Moody's.

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

Exposure to equity markets, regardless of geographical area, style, sector and capitalisation size, may vary between -10% and 30% of net assets. The Fund may seek exposure to currency risk up to a limit of 30% of its net assets.

The Fund may enter into temporary purchases of securities. Forward financial instruments may also be used for hedging and/or exposure to generate overexposure that may thus increase the UCI's exposure beyond the Fund's net assets.

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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.

The UCI 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").

**Intended retail investors:** This product is intended for investors with a basic knowledge and no or limited experience of investing in funds, who are seeking to increase the value of their investment and receive income over the recommended holding period and who are able to bear a loss of up to the full amount invested.

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.fr](http://www.amundi.fr) and/or in the prospectus).

**Redemption and transaction:** Units may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the AMUNDI RENDEMENT PLUS ISR prospectus.

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

**More information:** Further information regarding this 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 Fund is available on [www.amundi.fr](http://www.amundi.fr).

**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 three years.

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.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the AMUNDI RENDEMENT PLUS ISR prospectus.

### 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: 3 years Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	3 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	<b>What you might get back after costs</b>	€6,110	€7,130
	Average return each year	-38.9%	-10.7%
Unfavourable Scenario	<b>What you might get back after costs</b>	€8,840	€9,270
	Average return each year	-11.6%	-2.5%
Moderate Scenario	<b>What you might get back after costs</b>	€10,060	€10,380
	Average return each year	0.6%	1.3%
Favourable Scenario	<b>What you might get back after costs</b>	€11,180	€11,120
	Average return each year	11.8%	3.6%

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. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Unfavourable Scenario: This type of scenario occurred for an investment made between 30/09/2019 and 30/09/2022.

Moderate scenario: This type of scenario occurred for an investment made between 30/06/2015 and 29/06/2018.

Favourable scenario: This type of scenario occurred for an investment made between 31/12/2018 and 31/12/2021.

Unfavourable Scenario: This type of scenario occurred for an investment made between 30/09/2019 and 30/09/2022.

Moderate scenario: This type of scenario occurred for an investment made between 29/12/2017 and 31/12/2020.

Favourable scenario: This type of scenario occurred for an investment made between 31/12/2018 and 31/12/2021.

### 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, how long you hold the product, and how well the product does. 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*
<b>Total costs</b>	€186	€374
<b>Annual Cost Impact**</b>	1.9%	1.2%

\* 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 2.48% before costs and 1.25% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (1.00% of amount invested/EUR 100). 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
<b>Entry costs</b>	This includes distribution costs of 1.00% 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 100
<b>Exit costs</b>	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		
<b>Management fees and other administrative or operating costs</b>	0.50% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 49.14
<b>Transaction costs</b>	0.08% 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 8.38
Incidental costs taken under specific conditions		
<b>Performance fees</b>	20.00% of the annual outperformance of the reference asset performance above the EONIA capital +2.30%, less management fees. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years. <b>The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.</b>	EUR 28.71

## How long should I hold it and can I take money out early?

**Recommended holding period:** 3 years. This period 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:** Redemption orders must be received before 12:25 (Paris time) on the net asset value calculation date. Please refer to the AMUNDI RENDEMENT PLUS ISR prospectus for more information about redemptions.

## 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 to [complaints@amundi.com](mailto:complaints@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](http://www.amundi.fr).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

## Other relevant information

You may find the prospectus, statutes, key investor 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](http://www.amundi.fr). 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.

**Past performance:** You can download the past performance of the Fund over the last ten years at [www.amundi.fr](http://www.amundi.fr).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.amundi.fr](http://www.amundi.fr).