# AMUNDI EQUILIBRE CLIMAT

FACTSHEET

Marketing Communication

**30/11/2024**

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Article 8

## Objective and Investment Policy

The investment objective is to achieve an annualised outperformance of 5% vis-à-vis the capitalised Eonia over the recommended investment horizon, after taking into account ongoing charges.
The management team applies a diversified, flexible and conviction-based management approach, founded on its expectations for developments in the various markets. Thus, the fund management seeks to adapt to market trends in order to deliver sustainable performance. Positions in equity, fixed income and foreign exchange markets are taken via both real securities and UCITS.

## Meet the Team

**Raphaël Sobotka**

Head of Multi-Asset Flexible, Risk Premia and Employee Savings and Retirement

**Nicolas Pelletier**

Head of Multi-Asset ESG transition & Thematic Strategies

**Jean Gabriel Morineau**

Portfolio Manager

## Risk & Reward Profile *(Source: Fund Admin)*

### Risk Indicator *(Source : Fund Admin)*

1 2 **3** 4 5 6 7

Lower Risk Higher Risk

The risk indicator assumes you keep the product for 4 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 3 out of 7, which is medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely 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 EQUILIBRE CLIMAT prospectus.

## Key Information (Source: Amundi)

Net Asset Value (NAV) : **132.91 ( EUR )**
NAV and AUM as of : **29/11/2024**
Assets Under Management (AUM) : **2,408.45 ( million EUR )**
ISIN code : **FR0011199371**
Benchmark :
**25% MSCI ACWI + 50% BLOOMBERG EURO AGGREGATE (E) + 25% MSCI ACWI 100% HEDGED TO EUR NETR**
Morningstar Overall Rating © : **2**
Morningstar Category © : **EUR MODERATE ALLOCATION - GLOBAL**
Rating date : **30/11/2024**

## Information (Source: Amundi)

Fund structure : **Mutual Fund (FCP)**
Share-class inception date : **07/02/2012**
Eligibility : **life insurance**
Type of shares : **Accumulation**
Minimum first subscription / subsequent :
**1 thousandth(s) of (a) share(s) / 1 thousandth(s) of (a) share(s)**
Entry charge (maximum) : **2.50%**
Management fees and other administrative or operating costs : **1.83%**
Exit charge (maximum) : **0.00%**
Minimum recommended investment period : **4 years**
Performance fees : **Yes**

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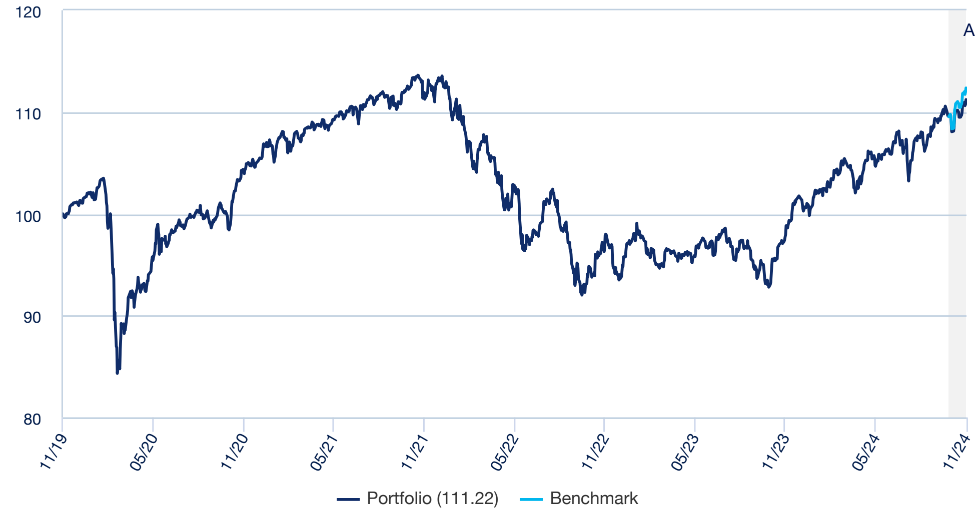
## Returns (Source: Fund Admin) - *Past performance does not predict future returns*

### Performance evolution (rebased to 100) from 29/11/2019 to 29/11/2024* (Source: Fund Admin)




A : A compter du 25/10/2024, le benchmark sera 25% MSCI ACWI Index (en euros, dividendes nets réinvestis) + 25% MSCI ACWI Index (en euros, dividendes nets réinvestis, avec couverture des expositions aux devises des marchés développés) + 50% Bloomberg Euro Aggregate Index

### Volatility (Source: Fund Admin)

| | 1 year | 3 years | 5 years |
|---|---|---|---|
| **Portfolio volatility** | 6.98% | 8.27% | 9.47% |

** Volatility is a statistical indicator that measures an asset's variations around its average value. For example, market variations of +/- 1.5% per day correspond to a volatility of 25% per year.*

### Performance analytics (Source: Fund Admin)

| | |
|---|---|
| **Maximum drawdown** | -19.02% |
| **Recovery period (days)** | - |
| **Worst month** | 03/2020 |
| **Lowest return** | -9.52% |
| **Best month** | 11/2020 |
| **Highest return** | 5.63% |

### Calendar year performance * (Source: Fund Admin)

| | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Portfolio** | 8.55% | -17.21% | 7.17% | 4.63% | 10.36% | -7.63% | 4.80% | -1.92% | -0.67% | 6.03% |
| **Benchmark** | - | - | - | - | - | - | - | - | - | - |
| **Spread** | - | - | - | - | - | - | - | - | - | - |

### Cumulative Returns * (Source: Fund Admin)

| | YTD | 1 month | 3 months | 1 year | 3 years | 5 years | Since |
|---|---|---|---|---|---|---|---|
| Since | 29/12/2023 | 31/10/2024 | 30/08/2024 | 30/11/2023 | 30/11/2021 | 29/11/2019 | 07/02/2012 |
| **Portfolio** | 9.47% | 2.92% | 2.94% | 13.55% | -0.03% | 11.22% | 32.91% |
| **Benchmark** | - | 3.71% | - | - | - | - | - |
| **Spread** | - | -0.79% | - | - | - | - | - |

*** Source: Fund Admin. The above results pertain to full 12-month period per calendar year. All performances are calculated net income reinvested and net of all charges taken by the Sub-Fund and expressed with the round-off superior. The value of investments may vary upwards or downwards according to market conditions.**

## Portfolio Breakdown (Source: Amundi)

### Sub-Fund Statistics (Source: Amundi)

| | |
|---|---|
| **Modified Duration** | 2.53 |
| **Average rating** | BBB |
| **Equity exposure** | 55.90% |
| **% share of mutual funds (OPCVM)** | 51.60% |

*The portfolio's average rating includes all instruments with a rating (rate of return, monetary rate) whether held directly or indirectly through a UCITS.*

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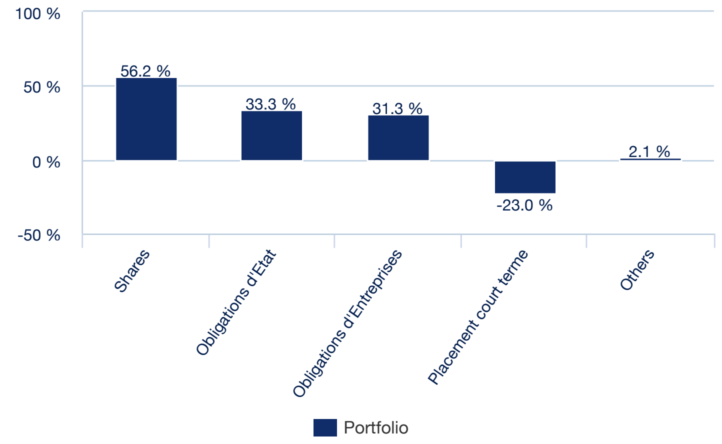
### Asset Allocation (Source: Amundi)



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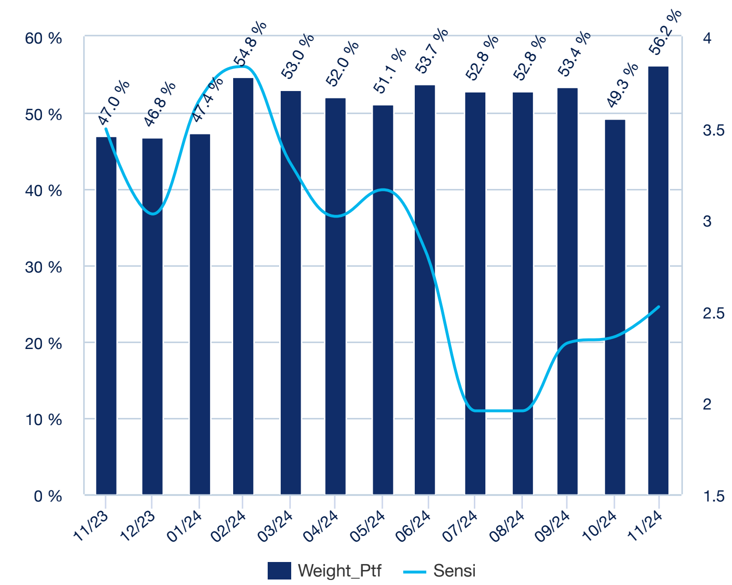
## Evolution of the asset allocation (source: Amundi)

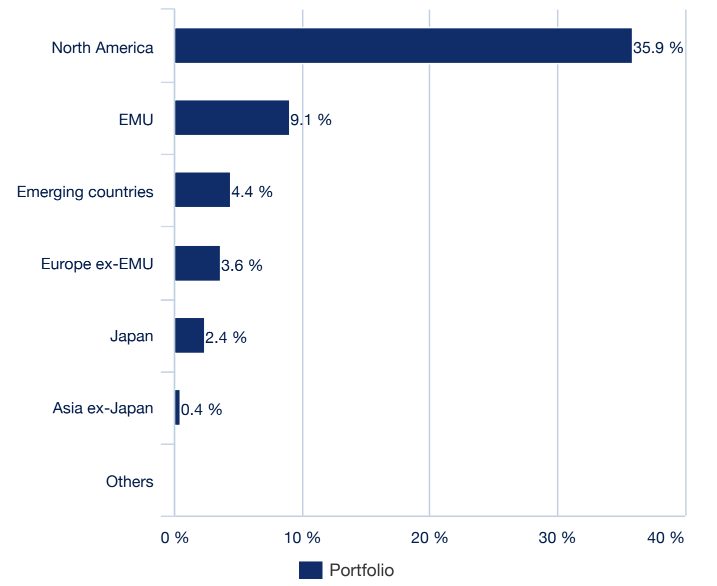
| | 31/12/2023 | 31/10/2024 | 29/11/2024 |
|---|---|---|---|
| Actions | 46.77% | 49.28% | 56.21% |
| Etats-Unis. Canada | 24.50% | 30.43% | 35.91% |
| Eurozone | 3.84% | 8.05% | 9.41% |
| Europe ex Zone Euro | 0.26% | 3.66% | 3.62% |
| Japan | 2.02% | 2.40% | 2.40% |
| Asie Pacifique ex Japon | 1.37% | 0.41% | 0.42% |
| Emerging Countries | 14.79% | 4.32% | 4.45% |
| Corporate bonds | 37.57% | 31.50% | 31.32% |
| Qualit� Investissement (*) | 32.25% | 24.75% | 25.21% |
| Qualit� Haut rendement (1) | 4.32% | 5.28% | 4.67% |
| Others | 1.01% | 1.47% | 1.44% |
| Obligations d'Etat | 49.11% | 24.94% | 33.34% |
| North America | 15.01% | 8.34% | 11.91% |
| Pays de la Zone Euro | 29.39% | 9.50% | 14.09% |
| Autres pays d�velopp�s | - | 6.06% | 6.02% |
| Emerging Countries | 4.70% | 1.03% | 1.31% |
| Placements de Tr�sorerie | -35.85% | -7.83% | -22.97% |
| Sensibilit� aux taux d'int�r�ts | 3.03 | 2.36 | 2.52 |
| Couverture du risque taux (2) | -13.05% | -4.91% | -7.41% |
| **Indexation sur l'inflation (3)** | **0.28%** | **-** | **-** |



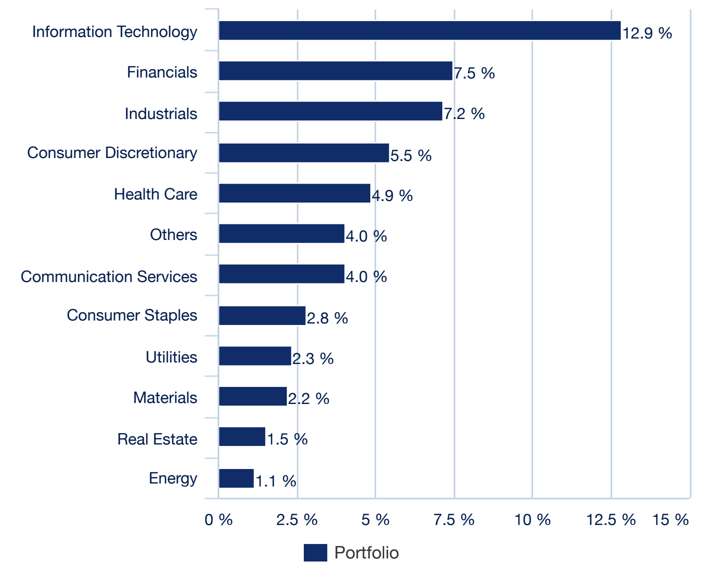

** Exposure may vary over the month. The figure shown is the end-of-month exposure.*

## Portfolio breakdown - Equities (Source: Amundi)

### Geographical breakdown (Source: Amundi)




### Breakdown by sector (Source : Amundi)




** Distribution of water, gas and electricity*

### Main equity issuers in portfolio (Source: Amundi)

| | % asset |
|---|---|
| **Total of top 10 main lines** | 12.57% |
| **APPLE INC** | 2.15% |
| **NVIDIA CORP** | 2.06% |
| **CPR INVEST - CLIMATE ACTION - Z EUR - AC** | 2.06% |
| **MICROSOFT CORP** | 1.91% |
| **AMAZON.COM INC** | 1.14% |
| **META PLATFORMS INC-CLASS A** | 0.73% |
| **M CLIMATE SOLUTIONS -EB** | 0.66% |

(*): corporate bonds with a credit rating between AAA (excellent) and BBB- (average)

(1): corporate bonds with a rating lower than BBB-. The yield of a bond is inversely proportional to the credit quality

(2): % of the portfolio protected against the risk of rising rates by sales of futures contracts on bonds or interest rates. Total exposure to interest rate risk is measured by interest rate sensitivity

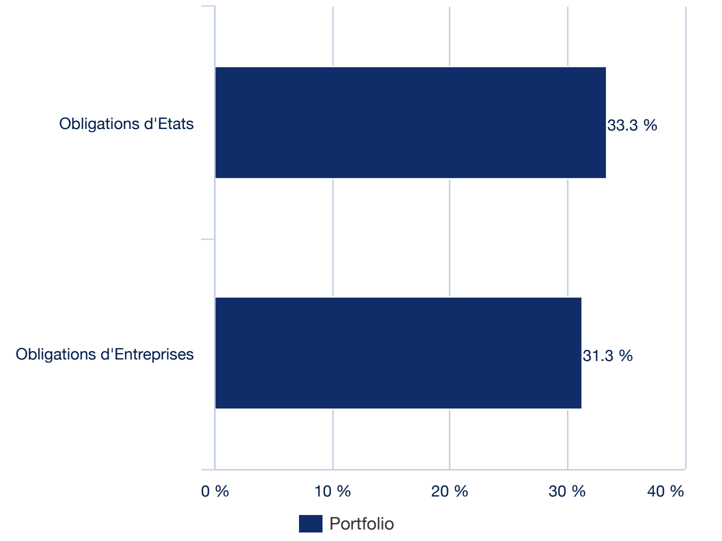
(3): % of the portfolio protected against the risk of rising inflation by indexing the bond portion to inflation.

### Main equity issuers in portfolio (Source: Amundi)

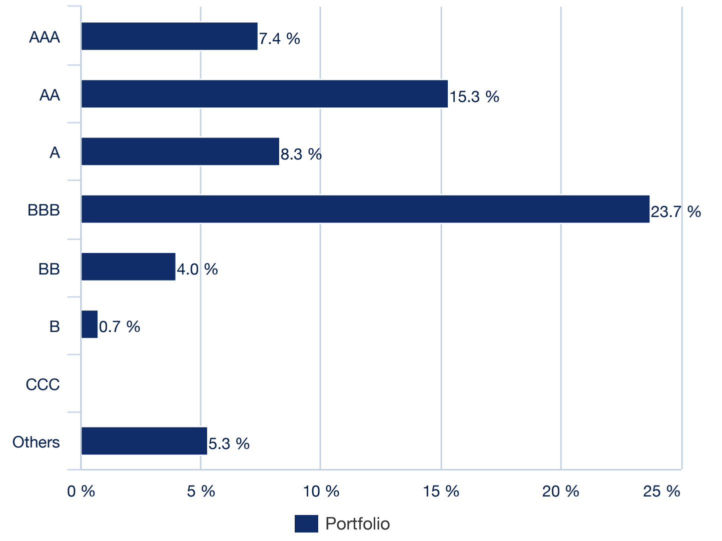
| | % asset |
|---|---|
| **Total of top 10 main lines** | 12.57% |
| **ALPHABET INC CL A** | 0.66% |
| **ALPHABET INC CL C** | 0.63% |
| **JPMORGAN CHASE & CO** | 0.56% |

## Portfolio breakdown - Bonds (Source: Amundi)

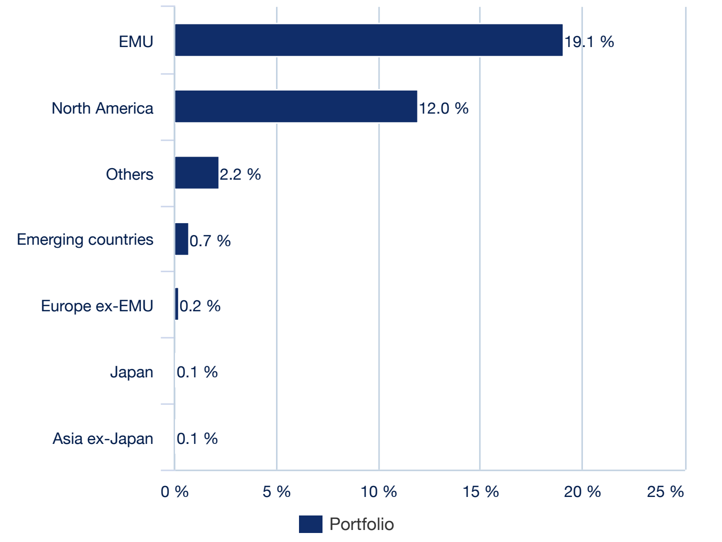
### Asset Allocation (Source: Amundi)



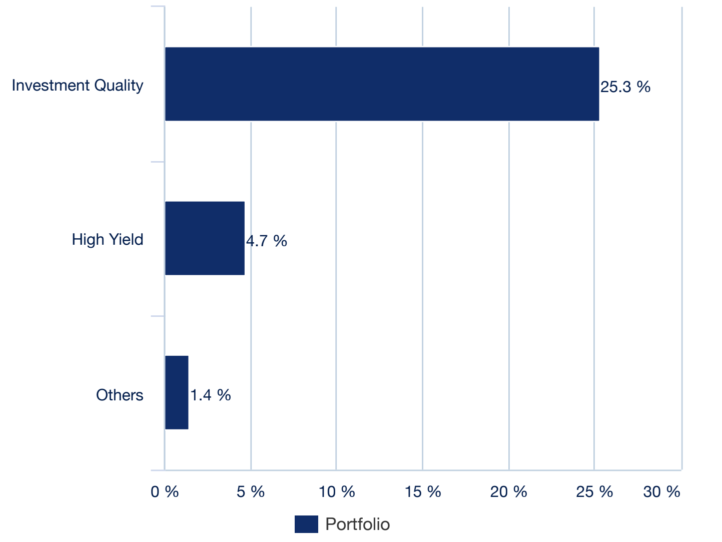

### Breakdown by rating (Source: Amundi)




### Breakdown of the government bond pocket (Source: Amundi)




### Breakdown of the corporate bond segment (Source: Amundi)



## Patrimoine - Lignes à Lignes Govies

| | % asset |
|---|---|
| **Total of top 10 issuers** | 25.14% |
| **United States** | 11.96% |
| **Germany** | 5.58% |
| **Italy** | 4.60% |
| **Spain** | 2.29% |
| **France** | 0.40% |
| **Brazil** | 0.31% |

## Main corporate bond lines* (source: Amundi)

| | % asset |
|---|---|
| **Total of top 10 issuers** | 6.97% |
| **Unknown** | 2.06% |
| **INDICE TAUX** | 1.48% |
| **BANK OF AMERICA CORP** | 0.54% |
| **JPMORGAN CHASE & CO** | 0.53% |
| **BANCO SANTANDER SA** | 0.49% |
| **SOCIETE GENERALE SA** | 0.40% |
| **BANCO BILBAO VIZCAYA ARGENTARI** | 0.39% |
| **MORGAN STANLEY** | 0.38% |
| **BNP PARIBAS SA** | 0.38% |
| **ELECTRICITE DE FRANCE SA** | 0.32% |

** For a better visibility of the fund's asset composition, the main lines of corporate bonds expressed as a % of assets correspond to an aggregation of the positions held on these corporate bonds, directly and indirectly via funds or derivatives as provided for in the prospectus.*

## Information (Source: Amundi)

| | |
|---|---|
| Fund structure | Mutual Fund (FCP) |
| Applicable law | under French law |
| Management Company | Amundi Asset Management |
| Fund manager | KBI GLOBAL INVESTORS LTD |
| Custodian | CACEIS Bank |
| Share-class inception date | 07/02/2012 |
| Share-class reference currency | EUR |
| Type of shares | Accumulation |
| ISIN code | FR0011199371 |
| Minimum first subscription / subsequent | 1 thousandth(s) of (a) share(s) / 1 thousandth(s) of (a) share(s) |
| Frequency of NAV calculation | Daily |
| Dealing times | Orders received each day D day before 12:25 |
| Entry charge (maximum) | 2.50% |
| Max. direct annual management fees (taxes incl.) | 2.00% IAT |
| Maximum indirect annual management fees including taxes | 1.00% IAT |
| Performance fees | Yes |
| Maximum performance fees rate (% per year) | 20.00 % |
| Exit charge (maximum) | 0.00% |
| Management fees and other administrative or operating costs | 1.83% |
| Minimum recommended investment period | 4 years |
| Benchmark index performance record | 25/10/2024 : 50.00% BLOOMBERG EURO AGGREGATE (E) + 25.00% MSCI ACWI + 25.00% MSCI ACWI 100% HEDGED TO EUR NETR<br>07/02/2012 : None |

## Important information

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