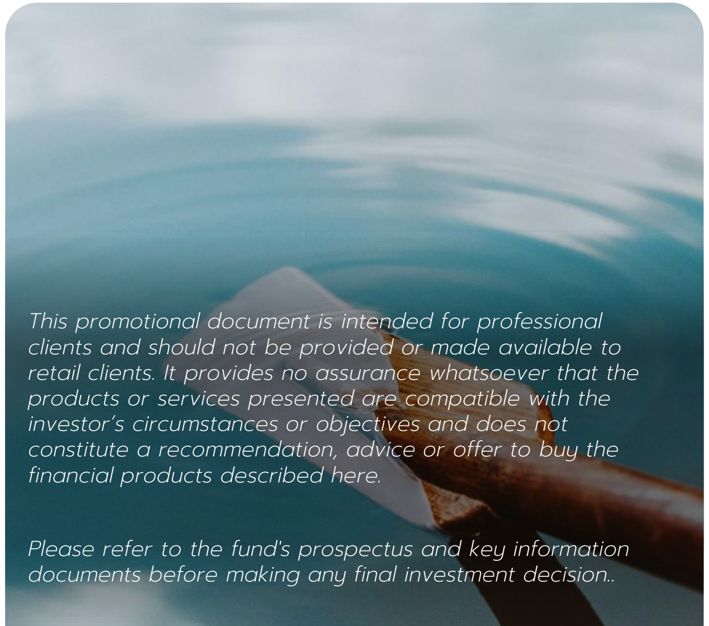
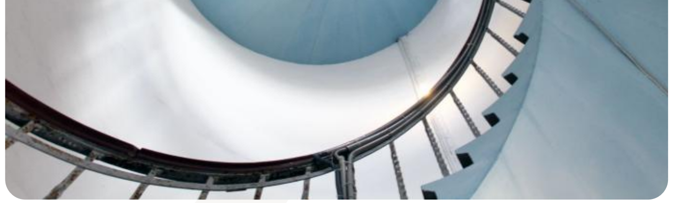
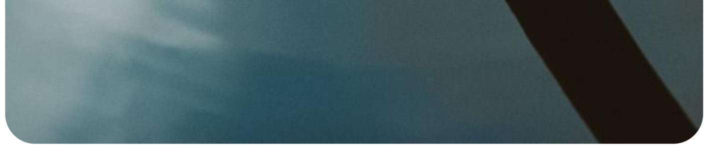
OFI-INVEST-AM.COM

Ofi Invest
ESG Monétaire

SEPTEMBER 2026







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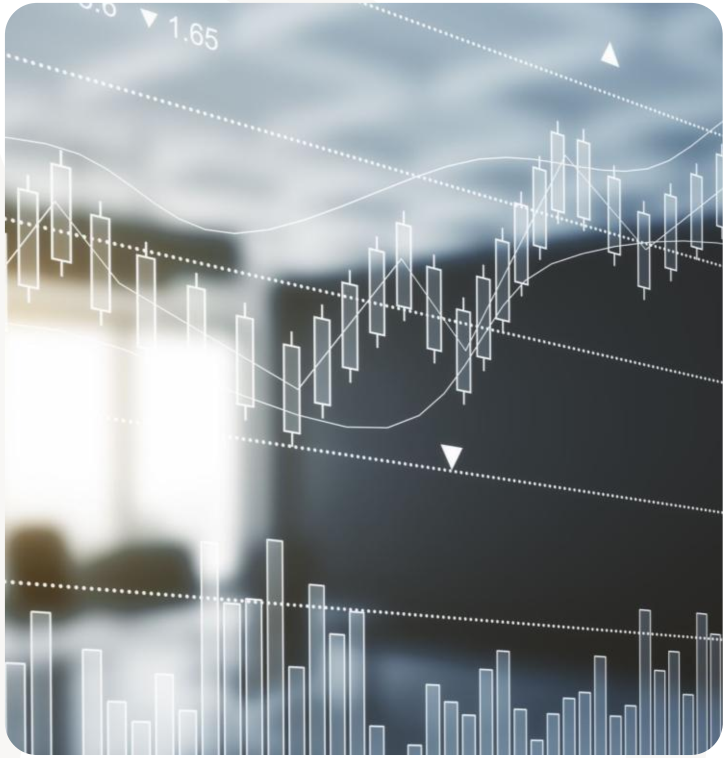
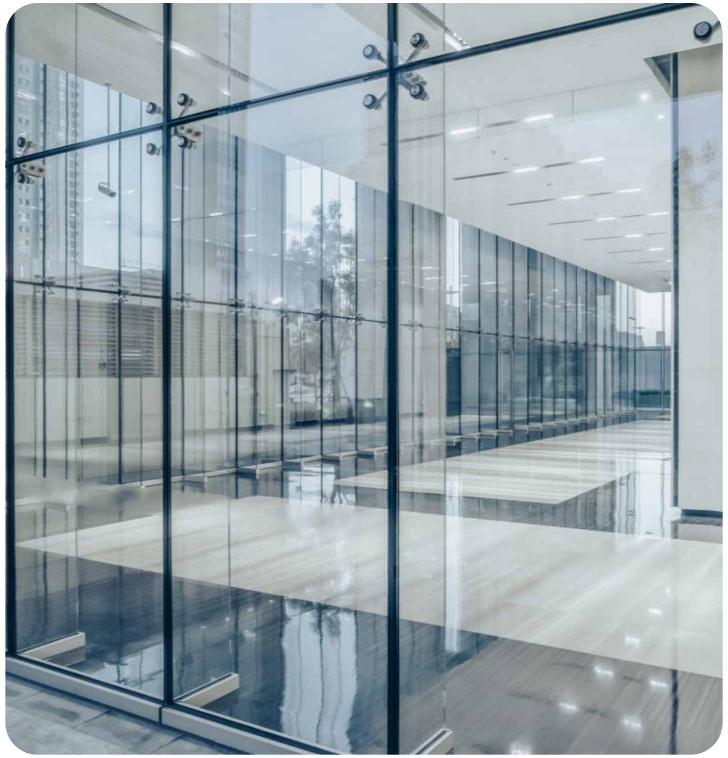
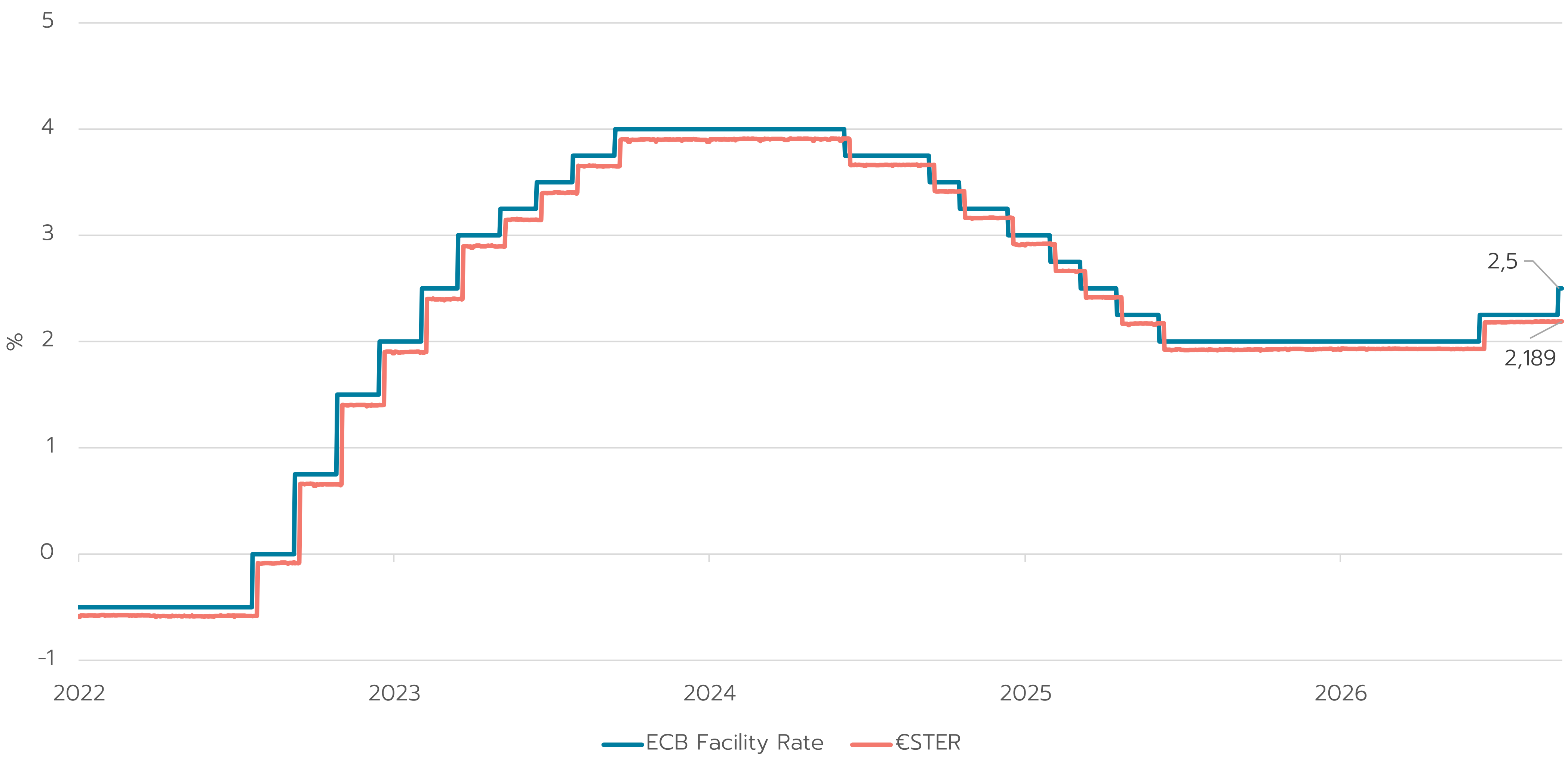
PART 1

Market conditions



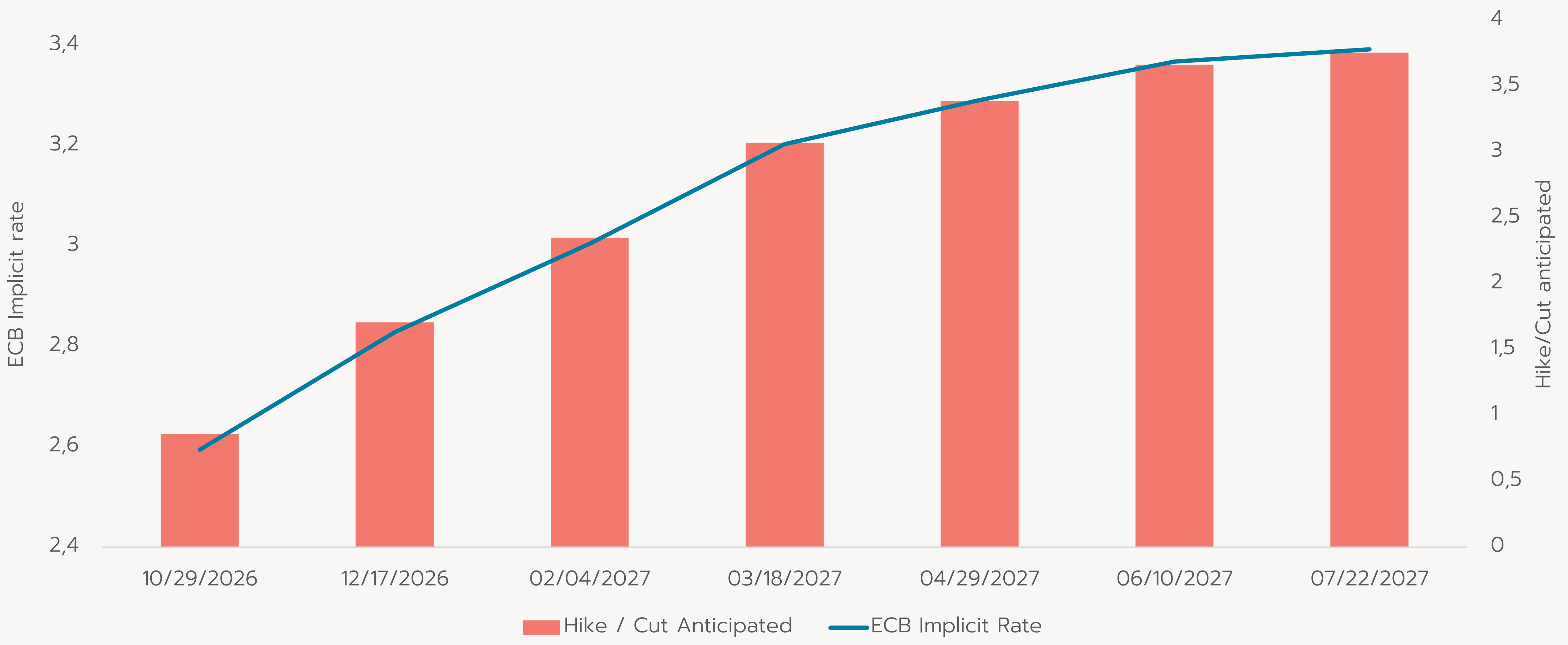


ECB Facility Rate and €ster evolution



Source : Bloomberg as of 14/09/2026

Markets expectations



Source : Bloomberg as of 14/09/2026

Breakdown of issuance in the French Money Market

Top Issuers by Outstanding Amount (€bn)

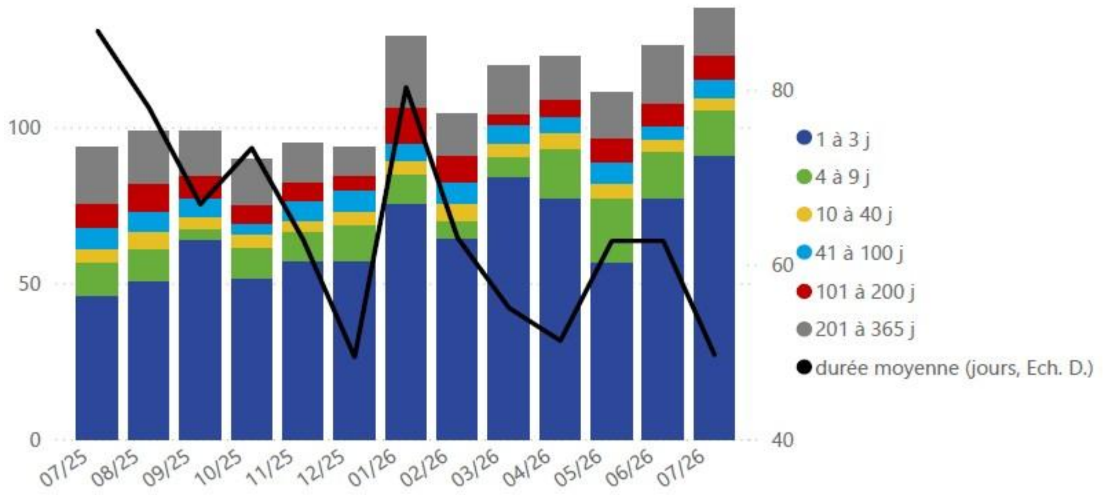
Top 10 émetteurs financiers	Encours	Variation %
BANQUE FEDERATIVE DU CREDIT MUTUEL	24,83	-1,7
SOCIETE GENERALE	24,76	0,2
CREDIT AGRICOLE S.A.	20,93	1,5
BPCE	16,86	-5,3
ING BANK N.V.	14,26	0,7
BNP PARIBAS	10,74	-1,4
NATIXIS	10,45	-1,4
B.B.V.A. S.A.	8,67	9,5
BRED-BANQUE POPULAIRE	8,39	3,1
BPIFRANCE	8,15	-2,9

Top 10 émetteurs non financiers	Encours	Variation %
VEOLIA ENVIRONNEMENT	5,98	-6,9
EDF	5,13	20,2
ENGIE	4,38	-4,3
CDC HABITAT	3,35	2,1
RATP	2,03	-5,5
DANONE	1,89	-5,2
SCHNEIDER ELECTRIC	1,67	-28,7
ESSILORLUXOTTICA	1,60	-15,2
GECINA	1,32	4,8
SAFRAN	1,21	-6,6

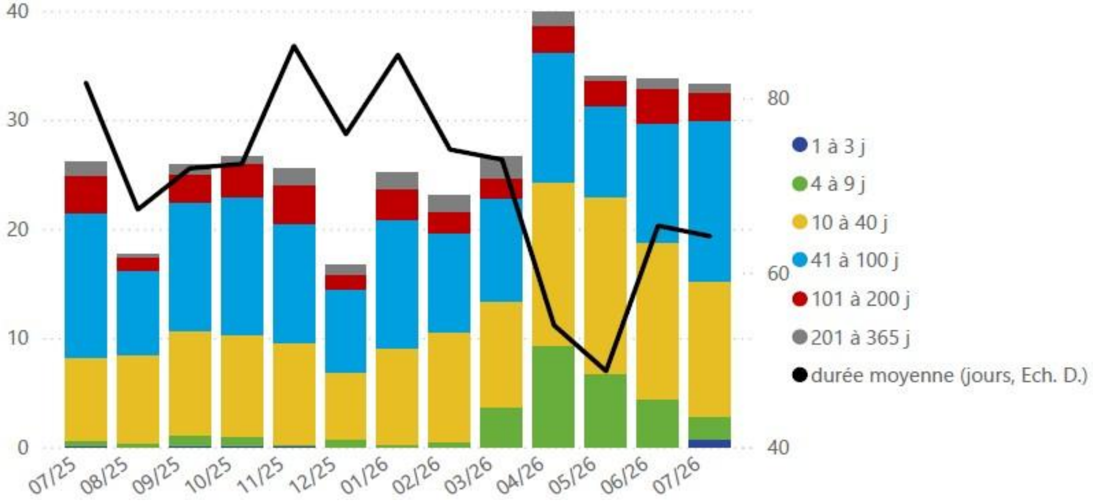
Top 5 émetteurs publics	Encours	Variation %
ACOSS	20,55	-1,2
UNEDIC	11,28	6,9
ACM HABITAT	0,17	0,0
REGION CENTRE - VAL DE LOIRE	0,15	-25,0
Région Nouvelle-Aquitaine	0,15	0,0

Issuance by Original Maturity and Average Original Maturity

Financial Issuers



Non-financial Issuers



Source : Banque de France as of 31/07/2026

PART 2

Ofi Invest ESG Monétaire




The portfolio's investment process

Euro-denominated investment grade bonds (ICE BofA Euro Corporate) and money-market instruments (NEUCP[1] and NEU MTN[1])
Diversification possible: *ISR* [SRI]-certified money-market funds; European Union sovereign bonds
Benchmark: €STR capitalised + 5 bps.

~ 1150 issuers

ESG exclusions

- Norms- and sector-based
- Paris-Aligned Benchmark (PAB)[2]
- Best-in-universe[3] : exclusion of the 30% lowest-ESG-rated securities of the money market universe[4]

Qualitative credit research: internal credit rating reviewed at least once annually

Investible universe

~ 300 issuers

Issuer selection and risk quantification via the High Credit Quality matrix (allocation)

Construction of an *SRI*[5]-certified portfolio

~ 90 issuers

MONITORING SECURITIES

- **Daily**: monitoring of regulatory and internal limits
- **Weekly**: Fund management committee
- **Monthly**: money-market committee, risk committee, SRI committee and macro monitoring

MONITORING ESG INDICATORS (*SRI* CERTIFICATION)

→ Scope 1+2+3 / EVIC (Teq CO2/ million EUR)[6]
→ Gender diversity on the Executive Board[6]
→ Percentage of independent board members
→ Number of significant human rights incidents

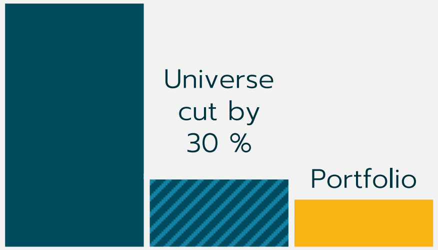
Source : Ofi Invest Asset Management as of 31/08/2026. 1. NEU CP is a negotiable debt security (TCN) maturing in less than one year. NEU MTN is a negotiable debt security (TCN) maturing in more than one year. For further details, please refer to the glossary. 2. To find out more information on the Paris-Aligned Benchmark exclusions, please refer to the website: https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/ 3. To find out more on the best-in-universe methodology, please refer to pages 6 and 7 of the prospectus available on : https://www.ofi-invest-am.com/en/funds 4. Monetary universe : Ice Bofa Euro Corporate Index + list of issuers in the Banque de France + additional list. 5. To find out more about the SRI certification, please go to: https://www.lelabelisr.fr/ 6. Indicators to outperform.

References to a ranking, award, or label do not predict future results of these/the fund or the manager. The portfolio construction methodology is detailed in the fund prospectus on pages 6 until 9, available on the https://www.ofi-invest-am.com/en/funds

Ofi Invest ESG Monétaire : an SRI[1] fund

OFI INVEST ESG MONÉTAIRE FOLLOWS A BEST-IN-UNIVERSE APPROACH

Reduction of the investment universe by excluding the 30% lowest ESG-rated issuers



Issuer's ESG rating > ESG rating of the universe after the 30% cut

Greater than

Source of ESG scores : proprietary ESG rating methodology by Ofi Invest AM

4 KEY ESG PERFORMANCE INDICATORS

INDICATORS	COVERAGE RATIO
PAI 2.1 : Scope 1+2+3 / EVIC (Teq CO2/ million EUR)	55%
PAI 13.1 : Gender diversity within the Board of Directors	80%

INDICATORS
Percentage of independent board member
PAI 14.1 : Number of significant human rights incidents

Source : Ofi Invest Asset Management.. 1. For more information on the ISR label, please refer to the website:: https://www.lelabelisr.fr/. 2. The monetary universe includes :: Ice Bofa Euro Corporate + Banque de France issuers list + supplementary list. 3. Indicators to outperform.

Proprietary investment matrix, high credit quality

QUALITATIVE AND QUANTITATIVE ANALYSES

OFI INVEST AM INTERNAL RANKING	
Prime	Very low probability of downgrade to High Yield (HY)
S+	Probability of -20% downgrading in HY
S-	Probability of +20% downgrading in HY
High Yield (HY)	Non-investable

EXTERNAL RATINGS

Moody's — Standard & Poor's — Fitch Ratings

EQUAL-WEIGHTED AVERAGE OF THE 4 RATINGS LEADING TO 7 RATING SUB-CATEGORIES.

RESULTING IN A MATRIX DEFINING INVESTMENT LIMITS BY ISSUER AND MATURITY FOR EACH SUB-CLASS

CREDIT QUALITY

	% of the fund's net assets	3 MONTHS	6 MONTHS	12 MONTHS	18 MONTHS	24 MONTHS	CUMULATIVE LIMITS
1	100% Prime ratings	10.0%	10.0%	10.0%	7.5%	5.0%	-
2	Mix of Prime and S+ ratings	10.0%	10.0%	10.0%	5.0%	3.5%	-
3	100% S+-ratings	10.0%	10.0%	10.0%	3.5%	2.5%	-
4	Majority Prime/S+ ratings with one S- rating	10.0%	7.5%	3.5%	0.0%	0.0%	25%
5	50% Prime/S+ ratings and 50% S- ratings	7.5%	5.0%	2.5%	0.0%	0.0%	25%
6	Majority S- ratings with one S+ or Prime rating	5.0%	2.5%	0.0%	0.0%	0.0%	10%
7	100% S- ratings or a High Yield rating	0.0%	0.0%	0.0%	0.0%	0.0%	0%

Source : Ofi Invest Asset Management as of 31/08/2026.
For more information, please refer to pages 9 to 11 of the prospectus available on the website : https://www.ofi-invest-am.com/en/funds

Key Metrics

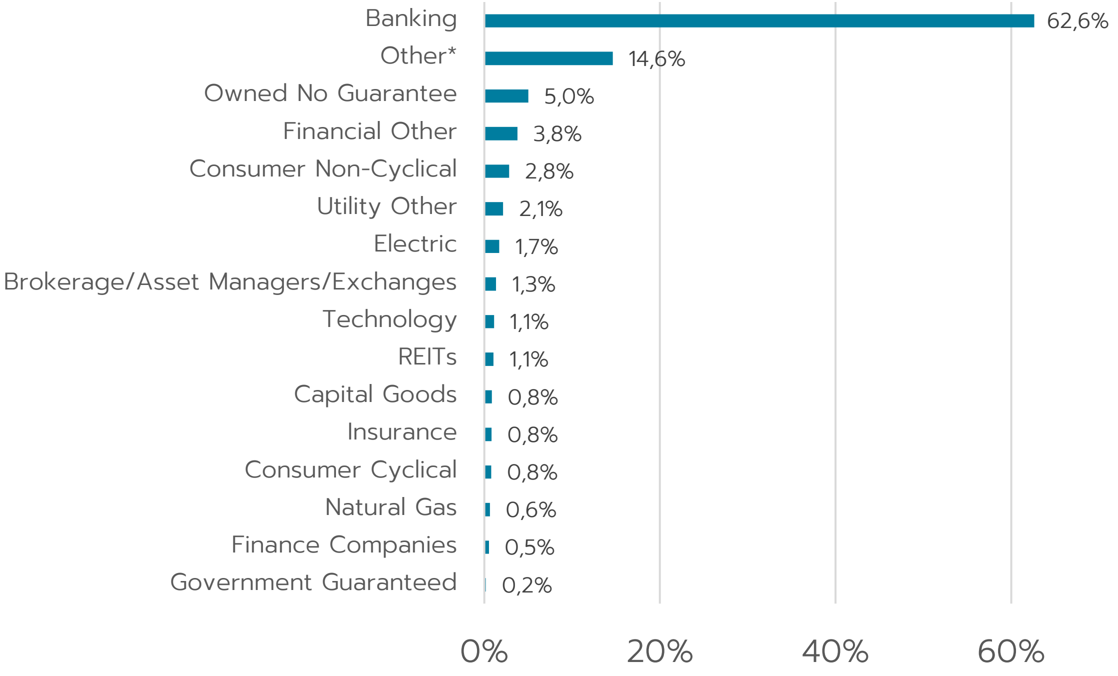
KEY METRICS

NAV	5,83€ mds
WAM	11 days
WAL	160 days

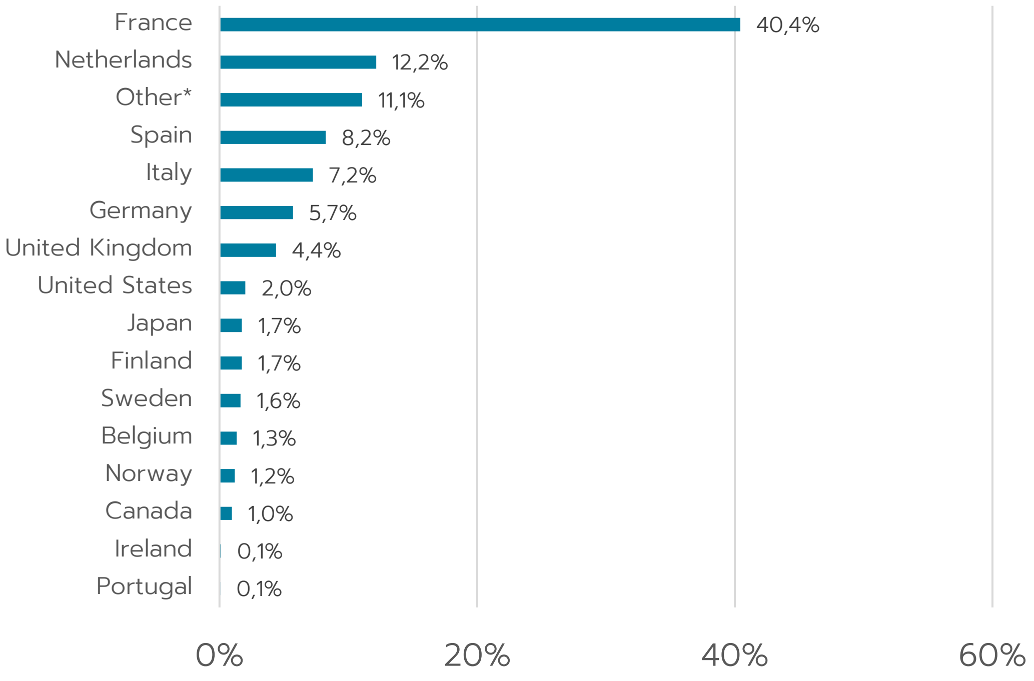
YTD PERFORMANCE*

Net performance**	€ster + 21bps
Ranking YTD	5 / 60
Quartile YTD	1

Sector allocation



Country allocation



Source: Aladdin as of 31/08/2026. Other includes cash and monetary funds. *Annualized performance as of 31/08/2026. ** Annual equivalence of IC share class net performance*

PART 2

Annexes

Ofi Invest ESG monétaire

LEAD PORTFOLIO MANAGERS[1]

Daniel BERNARDO
Exp. 28 years

Justine PETRONIO
Exp. 8 years

SRI[2]	●○○○○○○ 1/7
BENCHMARK	Capitalized €STER
SFDR CATEGORY	Article 8[2]
LABEL	ISR[3]
LAUNCH DATE	2009
FUND CURRENCY	Euros
ASSETS UNDER MANAGEMENT	€6.0bn (as of 30/06/2026)
ONGOING CHARGES (financial year ending 29/12/2025, IC share class)	0.08%

Objective	Outperform compounded €STR[4] + 5 bps (net of management fees), while implementing an SRI approach
Exposure	Debt securities (including Investment Grade bonds) and money market instruments from the eurozone and OECD
WAM/WAL	6 months / 12 months
Investment Horizon	1 year

Exp: Experience in the financial industry. The promoted fund concerns the acquisition of units or shares in a fund, and not of a given underlying asset, such as a building or shares in a company, since these are only underlying assets held by the fund.
** Please refer to the glossary.*
1. Management teams are subject to change.
2. In accordance with Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, the UCITS promotes environmental, social and governance (ESG) characteristics, without this constituting a sustainable investment objective within the meaning of the said Regulation.
3. For more information on the SRI label, please refer to the website: https://www.lelabelisr.fr/. References to a ranking, award or label are not indicative of the future performance of the latter/fund or manager.
4. The €STR (Euro Short Term Rate) expresses the overnight euro money market rate. It is calculated by the European Central Bank and represents the risk-free rate for the euro area. The capitalized €STR also includes the impact of interest reinvestment using the OIS (Overnight Indexed Swap) method.

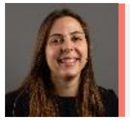
Our cash management team

Yannick LOPEZ
Director of Rates Portfolio Management and Cash Solutions
Exp. 28 years

MONEY MARKET AND CASH SOLUTIONS

Daniel BERNARDO
Exp. 28 years

Sophie LABIGNE
Exp. 24 years



Justine PETRONIO
Exp. 8 years

- **3 open money market** funds with different investment horizons
- **4 dedicated funds**
- **2 employee savings funds** (feeder fund)
- **€19.3 billion** managed by the money market team

Source: Ofi Invest Asset Management as of 30/06/2026.
Team members are subject to change.
Exp: experience in the financial industry

Our credit research team

SECTOR SPECIALISATION

Technology, Media & Telecommunications	Automotive & transport	Industrial & Energy	
Utilities & materials	Banks & Insurance	Real Estate & Health	Service & Holdings

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CREDIT ANALYSTS[1]

- **Fundamental Analysis** : business model, level of debt, cash flow modelling, etc.
- **Technical Factor Analysis** : issue size, Bid/Ask spread, covenants, etc…
- **Valuation analysis** : historical valuation, relative value according to comparables/sectors/ratings, study of default risk and recovery rate…

MARKET OVERVIEW, EXPERT INSIGHTS AND STRONG INTEGRATION WITH THE PORTFOLIO MANAGEMENT TEAM

~1 000 covered issuers

Source : Ofi Invest Asset Management as of 30/06/2026. Teams are likely to evolve. 1. Team manager included

Our ESG research team

ACTIVITY SPECIALISATION

Analysis

- **Qualitative analysis** (ESG issues, controversies, engagement and voting activity)
- **Specialised Analysts** by sectors and themes
- **Comprehensive coverage of issues**

Vote & Engagement

- **Continuous dialogue with companies**
- **Affirming our convictions**
- Encouraging **more virtuous practices**

Solutions

- **Providing support to clients on regulatory needs**
- **Offering cross-functional ESG support to internal teams**

Quantitative Modeling

- **Research and development of ESG-related quantitative models**
- Development of new proprietary assessment methods
- **Production and dissemination of ESG metrics**

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ESG EXPERTS[1]

- 8 ESG Analysts
- 2 voting & engagement Experts
- 2 ESG solutions experts
- 4 quantitative modeling experts

Responsible Investment, a common thread across research teams

Source: Ofi Invest Asset Management, as of 30/06/2026. Teams may be subject to change. 1. Includes the Head of Team..

Main Characteristics

Fund name	Ofi Invest ESG Monétaire
Legal status	French UCITS – FCP
Asset management company	Ofi Invest Asset Management - France
ISIN	IC unit : FR0011381227 / GI unit : FR0014010UR5
Managers(2)	Daniel Bernardo / Justine Petronio
Fund inception date	16 November 2009
Investment objective(3)	Ofi Invest ESG Monétaire aims to offer investors a return, after deducting real management fees, that outperforms the €STR Capitalised index + 5bp over a 6-12-month investment horizon and to achieve a steady increase in net asset value, while implementing an SRI approach.
Investment universe	At least 70% of the Fund's net assets are invested in negotiable debt securities, money-market instruments and French and foreign interbank instruments (i.e., Eurozone and OECD member countries deemed eligible based on management company criteria). Bonds of private or public issuers may not exceed 50% of the Fund's net assets. However, within the Eurozone, up to 40% of net assets may be invested in countries classified as "peripheral", based on the management company's criteria. "Peripheral" countries currently include Portugal, Italy, Ireland and Spain
Benchmark	€STR capitalised + 5 bps
SFDR classification(4)	Article 8
Investment horizon	12 months
Maximum front-end fees (taxes included)	IC and IG unit : 2.75%
Maximum external administrative fees and financial management fees, (taxes included)	IC unit : 0.15% / GI unit : 0.25%
Maximum transaction fees(5)	IC and GI unit : Between €0 and €450 (taxes excluded)
Outperformance fees (calculated using the index asset method)	IC unit : 15% outperformance vs. €STR Capitalised + 5 bps / GI unit : NA

SYNTHETIC RISK INDICAQTOR1

Lower risk *Greater risk*

1	2	3	4	5	6	7

The risk indicator assumes that you will hold the product for the recommended holding period. Actual risk may be different if you opt to exit prior to the recommended holding period, and it is possible that you may receive less than your initial investment. The Synthetic Risk Indicator (SRI) measures a product's level of risk compared to other products. It indicates the probability that this product will suffer losses in the event of market shifts or our inability to pay you. As this product provides no protection against market fluctuations, you could lose all or part of your investment.

Management teams are subject to change.

(1) Active portfolio management

(2) In accordance with Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, the UCITS promotes environmental, social and governance (ESG) characteristics, without this constituting a sustainable investment objective within the meaning of the said Regulation. For more information on sustainable finance, please visit our website at: https://www.ofi-invest-am.com/fr/fr/institutionnel-et-entreprise/politiques-et-documents

(3) Fixed or flat-rate pricing per transaction based on the nature of the securities, the markets and the financial instruments concerned. Refer to the Fund prospectus for more details. Such fees are paid to the depositary/custodian.

Any transaction is subject to costs which may reduce the return or value of financial instruments.

The promoted fund concerns the acquisition of units or shares of a fund, and not of a given underlying asset, such as a building or shares of a company, given that these are only of the underlying assets held by the Fund.

Team CVs

Yannick LOPEZ

Head of Interest Rate Management and Treasury Solutions

Exp. 28 years

Yannick joined OFI Asset Management in 2007 as a Credit UCITS Manager. He is now Head of Interest Rate Management and Treasury Solutions at Ofi Invest Asset Management, following the merger between OFI Asset Management and Abeille Asset Management in early 2023.

Previously, he worked at ADI as a multi-strategy fund manager and at CPR AM as a Convertible Bond Manager.

He holds a Master's degree in Corporate Finance and Capital Markets from IEP Paris.

Daniel BERNARDO

Co-Head of Money Market Management

Exp. 28 years

Daniel joined OFI Asset Management in 1998 as a Treasury Manager. He is now Co-Head of Money Market Management at Ofi Invest Asset Management following the merger between OFI Asset Management and Abeille Asset Management in early 2023.

Before becoming Co-Head of Money Market Management, he served as a Money Market Manager. He began his career at Crédit Lyonnais as an Assistant Sales representative.

He holds a postgraduate degree (DESS) in Banking, Finance and International Trade from the University of Bordeaux.

Sophie LABIGNE

Co-Head of Money Market Management

Exp. 24 years

Sophie joined Abeille Asset Management in 2002 as Head of Treasury. She is now Co-Head of Money Market Management at Ofi Invest Asset Management following the merger between OFI Asset Management and Abeille Asset Management in 2023.

She began her career as a Treasury Assistant within the Danone Group for 2 years, where she managed daily treasury operations.

She holds a Master's degree in Management Sciences and a postgraduate degree (DESS) in Financial and Tax Management from Paris Panthéon-Sorbonne University.

Justine PETRONIO

Money Market Manager

Exp. 8 years

Justine joined Abeille Asset Management in 2022. She is now a Money Market Manager at Ofi Invest Asset Management following the merger between OFI Asset Management and Abeille Asset Management in early 2023.

Previously, she was a Money Market Manager at Palatine Asset Management for 4 years and held positions at BNP Paribas Wealth Management and SG 29 Haussmann.

She holds an MSc in Finance from EDHEC.

The teams are subject to change.
Source: Ofi Invest Asset Management, as of 30/06/2026.

Our norm-based and sector exclusion policies

NORM-BASED

Controversial weapons

Exclusions of 9 weapon categories (anti-personnel mines, cluster munitions, chemical weapons, biological weapons fragment weapons, blinding laser weapons, incendiary weapons, white phosphorus weapons, depleted uranium weapons)

Non-compliance with the 10 global compact principles &ILO² CONVENTIONS

Non-compliance with standards relating to respect for human rights, international labor law (ILO fundamental conventions), the environment and anti-corruption standards.

SECTOR

Thermal coal

- Ownership of coal mines
- More than 5% of revenues come from thermal coal activities.
- More than 10% of total energy production from thermal coal
- 2030: the end of thermal coal

Tobacco

- Tobacco producers: first euro of revenue
- Distributors: more than 5% of revenue linked to the tobacco industry
- Suppliers or retailers: more than 10% of revenue linked to the tobacco industry

Biocides and chemicals

- Growers with 10% or more of revenue derived from biocides activities
- Neonicotinoid growers at EUR 1 of revenue

Oil and gas

- Bond component: exclusion of issuers involved in the production and extraction of unconventional hydrocarbons, with the exception of green bonds and subsidiaries fully dedicated to renewable energy.
- Equity component : exclusion of private issuers whose revenue from the production and extraction of unconventional hydrocarbons exceeds 5%(2)
- 2040: the end of unconventional oil and gas production

Palm oil

Growers and distributors of palm oil deriving more than 5% of their revenue from the palm oil industry

Source : Ofi Invest Asset Management at 30/06/2026.
For more information about our norm-based and sector exclusion policies, please refer to our website: https://www.ofi-invest-am.com/
1. The ILO Conventions cover a wide area of social and labour issues including basic human rights, minimum wages, industrial relations, employment policy, social dialogue, social security and other issues
2. On equity component, a policy of commitment is applied

PAB (Paris-Aligned Benchmarks) exclusions
A strategic filter for finance aligned with the Paris Agreement

As part of ESG harmonisation in Europe, ESMA's2024 **Naming Rules** require that funds using the terms "sustainable", "ESG" or "climatic" comply with **strict sector-based exclusions** aligned with the **Paris-Aligned Benchmarks (PAB)**.

These benchmarks have been designed to steer investments towards a **<1.5°C trajectory** in compliance with the **Paris Agreements**.

In order to align our portfolios with these climate commitments, **we have included additional exclusions**, inspired by PAB criteria, **to complement our norms- and sector-based filters**.

In parallel, the official French **ISR V3 label** also aims to better align the funds' investments with the Paris Agreements and strengthen consistency in the field of sustainable funds at the European level.

THERMAL COAL	OIL	NATURAL GAS	ELECTRICITY FROM FOSSIL FUELS
> 1% of revenus from prospection, extraction, distribution or refining of coal and lignite.	**> 10% of revenues** from prospection, extraction, distribution or refining of liquid fuels.	**> 50% of revenues** from prospection, extraction, manufacture or distribution of gaseous fuels.	**> 50 % of revenues** From electricity generation activities having an intensity **of GHG emissions greater than 100g CO2e/kWh..**
Activity not in compliance with the Paris Agreements.	*Carbon-intensive activities, production of which must be reduced by about 75% by 2050 to align with a 1.5°C objective.*		*Benchmark threshold under the Paris Agreements and the European Taxonomy.*

Source : Ofi Invest Asset Management au 30/06/2026.
For more information on the ESMA guidelines, please refer to the ESMA report: https://www.esma.europa.eu/ESMA_Guidelines_on_funds_names_using_ESG_or_sustainability_related_terms.pdf
For more information on the Paris Agreement, please visit the United Nations website: https://unfccc.int/fr/a-propos-des-ndcs/l-accord-de-paris
For more information on the Paris-Aligned Benchmark (PAB), please refer to the website : https://www.msci.com/indexes/group/climate-paris-aligned-indexes/eu-paris-aligned-benchmark
For more information on the ISR label, please refer to the website: https://www.lelabelisr.fr/
References to a ranking, award, or label do not guarantee future performance of the ranking, the fund, or the asset manager.
For detailed information on the criteria and thresholds specific to each normative and sectoral exclusion policy, please refer to the website: https://www.ofi-invest-am.com/fr/politiques-et-documents

Main Risks

Ofi invest Asset Management

CREDIT RISK

A portion of the portfolio may be invested in corporate bonds. In the event of a worsening in the quality of corporate issuers, for example through a downgrade by a ratings agency, the fund's net asset value may decrease.

INTEREST RATE

In the event of an increase in interest rates, the value of fixed-income products may decrease. This risk is limited, as overall sensitivity is between 0 and 0.5.

COUNTERPARTY RISK

This is the risk incurred from the fund's use of forward financial instruments, over-the-counter instruments, and/or repo operations. Such transactions entered into with one or more eligible counterparties may expose the fund to a risk of default by one of the said counterparties that could lead to a payment default.

RISK OF LOSS OF CAPITAL

The fund offers no guarantee or protection of capital. It is possible that initially invested capital will not be entirely recovered. In the case of fixed-income products, the risk of loss of capital corresponds to the risk of issuer default and/or wide swings in interest rates.

SUSTAINABILITY RISK

Sustainability risks are incurred mainly from weather events resulting from climate change (called physical risks) and from societies' capacity to respond to climate change (called transition risks), potentially resulting in unanticipated losses affecting fund investments and financial performances. Social issues (inequalities, labour relations, investment in human capital, accident prevention, changes in consumer behaviour, or misgovernance (recurring and material violations of international agreements, corruption, product quality and safety issues, and unsuitable sales practices) may also result in sustainability risks.

To find out more about the management company's sustainability risk management policies and for details on risks, fundholders are urged to go to www.Ofi-invest-am.Com.

Glossary

Summary risk indicator (SRI)

The risk indicator assumes you keep the product for the recommended holding period of one day. The actual risk can vary significantly if you cash in at an early stage and you may get back less. 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 movements in the markets or because we are not able to pay you.

WAL

The weighted average life (WAL) is the average length of time that each dollar of unpaid principal on a loan, a mortgage, or an amortizing bond remains outstanding.

WAM

The weighted average maturity (WAM) is the average duration remaining until all securities in which a fund has invested have matured.

NEU CP (Negotiable EUropean Commercial Paper)

NEU CP refers to short-term negotiable debt securities issued by companies, financial institutions, or public entities. These securities are typically issued for a duration of less than or equal to one year. NEU CPs were introduced on June 1, 2016, replacing previous instruments such as Billets de Trésorerie (BT), Certificats de Dépôts Négociables (CDN), and Bons à Moyen Terme Négociables (BMTN). The minimum issuance amount for NEU CP is €150,000 (or €200,000 if the legal documentation is in a language other than French). NEU CPs can be issued in euros or other currencies, with freely defined remuneration rates. The issuance conditions for NEU CP are guaranteed by the Banque de France, ensuring transparency and reliability.

NEU MTN (Negotiable EUropean Medium Term Notes)

NEU MTN refers to medium-term negotiable debt securities issued for durations longer than one year. Like NEU CPs, NEU MTNs were introduced on June 1, 2016, as part of the modernization of the negotiable debt securities market. These instruments provide issuers with the flexibility to diversify their funding sources and offer investment opportunities in euros and other currencies. The issuance terms and conditions for NEU MTNs are guaranteed by the Banque de France, ensuring transparency and reliability. Unlike NEU CP, there is no specified minimum issuance amount for NEU MTN.

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LU26/009198/301026