# Key Information Document

TRUSTEAM OPTIMUM

Part: R EUR Acc - ISIN : FR0007072160

AURIS GESTION

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

Name : TRUSTEAM OPTIMUM
Product manufacturer : Auris Gestion (the "Management Company")
ISIN : FR0007072160
Website : www.aurisgestion.com
Call +33 (0)1 42 25 83 40 for more information.
The Autorité des Marchés Financiers (« AMF ») is responsible for supervising Auris Gestion in relation to this Key Information Document.
Auris Gestion is registered in France under no. GP-04000069 and regulated by the AMF.
Publication date of this document: : 24th October 2025.

## What is this product?

TYPE

UCITS in the form of mutual funds.

TERM

The term of the product is 99 years from its inception. The Management Company has the right to unilaterally dissolve the product. Dissolution may also occur in the event of a merger, total redemption of units or when the net assets of the product fall below the regulatory minimum amount.

OBJECTIVES

The investment objective is to invest in the most customer-orientated companies in the investment universe, to outperform its benchmark, the EuroMTS 1-3Y, net of fees, over a period of more than one year, with a 5-year volatility target of 3%.

The commitment to take non-financial criteria into account is "selective" in relation to the investment universe.

It should be noted that this is a management objective and that in certain market conditions (economic or financial crisis) it may not be achieved. The TRUSTEAM OPTIMUM fund offers diversification for euro bond funds.

The benchmark, the EuroMTS 1-3Y, is made up of eurozone government bonds with maturities of between 1 and 3 years. The UCI is actively managed. The index is used retrospectively as an indicator for comparing performance. The management strategy is discretionary and unconstrained by the index.

To achieve its objective, the primary investment filter selected in the fund's investment strategy is a non-financial criterion, namely Customer Satisfaction (RoC (Return on Customer) process). (Return on Customer) process). This criterion links non-financial and financial performance. ESG performance is mainly measured prospectively by the customer satisfaction rate (social impact). The investable universe represents the 'best in universe'. This selective approach involves reducing the investment universe by at least 20%. The fund's portfolio maintains a minimum analysis and eligibility rate of 90%. Non-financial controversies are also monitored during the period in which the securities are held.

The main methodological limitations of this non-financial approach are set out in the prospectus.

Additional financial risk factors (financial strength, valuation, sensitivity to external factors, etc.) and non-financial risk factors (controversies, governance, etc.) are then incorporated to assess the risk/return trade-off.

ESG policies (Transparency Code, Energy-Climate Act 29 report, Voting and Engagement Policy) and reports measuring SRI impact, engagement and the exercise of voting rights are available at https://www.aurisgestion.com.

To achieve its management objective, and as part of its discretionary management, the mutual fund invests in euro money market products, euro short- and medium-term bonds, euro convertible bonds and equities, controlling volatility and adapting the investment programme according to the economic climate and the manager's expectations. Money market, bond and convertible bond issuers are selected according to the non-financial "Customer Satisfaction" (RoC process) approach within the eligible universe, excluding companies whose RoC score is too low in order to reduce potential negative effects, in line with the "avoid harm" objective as defined by the Investment Management Project (IMP). Government and similar debt and public sector debt are not included in this analysis.

For the equity portion, the investment strategy is ad hoc and consists of:

- Select companies in the European Union, the United Kingdom, Switzerland, Norway and the United States that are leaders in customer satisfaction, or that have sufficiently solid customer assets to generate strong growth and profitability through pricing power, referrals and loyalty.
- and implement performance strategies by selecting those whose valuation is reasonable and investing in these equities, mainly of large and mid-caps, either directly or through options strategies, or equities associated with options (mainly sale of call options), to limit risk convexly.

The fund is exposed:

- de 50% à 100% de l'actif net en titres de créance et instruments du marché monétaire, libellés en euros d'émetteurs publics et privés, des pays de l'OCDE et / ou de l'UE. notés par les agences de notation ou par la société de gestion. Les émetteurs non notés sont analysés et notés par la société de gestion selon sa procédure. Ces émetteurs sontsélectionnés selon l'approche extra-financière « satisfaction client » (Process ROC). La durée de vie maximum est de 6 ans pour minimiser le risque lié aux fluctuations des taux d'intérêt.
  La fourchette de sensibilité de la poche taux est de 0 à 5.
- de 0% à 15% de l'actif net en actions de toute capitalisation des pays l'Union Européenne, Suisse, Norvège, UK, US et tous secteurs économiques et en indirect. Le poids des petites capitalisations inférieuresà 1 milliard sera limité à 3% et indirectement ,dans la limite de 10%à travers des OPC investi sur des actions des pays de l'OCDE et/ou UE.
- de 0% à 10% de l'actif net en obligations convertibles libellées en euro des pays de l OCDE et/ou UE (le fonds s'interdit d'intervenir sur des obligations convertibles contingentes.). Les obligations convertibles seront obligatoirement notées selon le process de la Société de gestion. L'entreprise sous-jacente sur laquelle porte l'émission sera sélectionnée selon l'approche extra financière « satisfaction client » (Process ROC) appliqué aux obligations et instruments du marché monétaire.
- de 0 à 10% de l'actif net au risque de change.

Up to 30% of the fund's net assets may be exposed to fixed-income instruments and convertible bonds classified as speculative securities. In the event of non-equivalent ratings between recognised agencies, and unless the Management Company advises otherwise, the best rating will be used. Unrated issuers are analysed and rated by the Management Company in accordance with its procedures:

The mutual fund may invest up to 10% of its assets in units and/or shares of UCITS falling within Directive 2009/65/EC or in general-purpose investment funds open to non-professional clients, or in AIFs meeting the conditions set out in article R.214-13 of the French Monetary and Financial Code. They will carry the SRI label and/or incorporate non-financial approaches.

To achieve its investment objective, the fund may use derivatives (options, futures, swaps and foreign exchange futures) in regulated markets and over-the-counter, and securities with embedded derivatives, warrants and convertible bonds listed on a regulated market aiming to hedge against and/or gain exposure to interest rate risk, equity risk, credit risk and foreign exchange risk, without seeking overexposure.

The fund undertakes to comply with Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector ("SFDR") in accordance with Article 8. This fund has the SRI (Socially Responsible Investment) label.

The Management Company does not rely exclusively and systematically on the ratings of rating agencies, but carries out its own analysis of the credit quality of the securities held in its portfolio.

This Class is distributive. Dividend distributions are planned.

### INTENDED RETAIL INVESTORS

All subscribers. The fund can be used to support unit-linked life insurance policies. The fund is intended for individuals or institutional investors who are aware of the risks inherent in holding units in such a fund, i.e. bond and equity market risk. People wishing to invest should contact their financial adviser, who will help them assess the investment solutions that are best suited to their objectives, their knowledge and experience of the financial markets, their wealth and their sensitivity to risk. It will also outline the potential risks. It is aimed at investors with at least a basic knowledge of financial products and markets, who accept a risk of capital loss.

### OTHER INFORMATION

The depositary is Crédit Industriel et Commercial (CIC).

Further information about the Fund (including the prospectus, latest annual and semi-annual reports, latest NAVs) are available free of charge, in English, at www.aurisgestion.com or by making a request at contact@aurisgestion.com.

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## What are the risks and what could I get in return?

**Risk indicator**

| 1 | **2** | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

**Lower risk** **Higher risk**

The risk indicator assumes that you will hold the product for 2 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the probability that this product will incur losses in the event of market movements or our inability 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.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Credit and sustainability risks are not taken into account in the calculation of the risk indicator.

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

**Performance scenarios**

The figures shown include all costs for the product itself, as well as any fees due 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. The returns you obtain from this product depend on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios shown represent examples using the best and worst performance, as well as the average performance of the product over the last 10 years. Markets may develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

| **Recommended holding period :**<br>**Example of investment** | | **2 years**<br>**EUR 10 000** | |
|---|---|---|---|
| | | **If you exit after 1 year** | **If you exit after 1 2 years** |
| **Scénarios** | | | |
| **Minimum** | **There is no minimum guaranteed return. You could lose some or all of your investment.** | | |
| **Stress scenario** | **What you might get back after costs** | EUR 8 510 | EUR 8 840 |
| | Average return each year | -14.9% | -6.0% |
| **Unfavourable scenario[1]** | **What you might get back after costs** | EUR 8 640 | EUR 9 070 |
| | Average return each year | -13.6% | -4.8% |
| **Moderate scenario[2]** | **What you might get back after costs** | EUR 10 030 | EUR 9 940 |
| | Average return each year | 0.3% | -0.3% |
| **Favourable scenario[3]** | **What you might get back after costs** | EUR 10 870 | EUR 11 200 |
| | Average return each year | 8.7% | 5.8% |

[1] This type of scenario occurred for an investment in the product between March 2018 and March 2020.

[2] This type of scenario occurred for an investment in the product between August 2016 et August 2018.

[3] This type of scenario occurred for an investment in the product between September 2022 and September 2024.

## What happens if Auris Gestion is unable to pay out?

The product is a co-ownership of financial instruments and deposits separate from the portfolio management company. In the event of default, the assets of the product held by the depositary will not be affected. If the depositary defaults, the risk of financial loss of 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 of EUR 10 000 | If you exit after 1 year | If you exit after 2 year |
|---|---|---|
| **Total costs** | EUR 360 | EUR 531 |
| **Annual cost impact (*)** | 3.6% | 2.6% |

(*) 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 2.3% before costs and -0.3% after costs.
It is possible that we may share the costs with the person selling you the product in order to cover the services they provide to you. If this is the case, that person will inform you of the amount.

**Composition of costs**

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|---|---|
| Entry costs | **Up to** 2.00% of the amount you pay in when entering this Investment. | **Up to** EUR 200 |
| Exit costs | There is no exit fee for this product. | N/A |
| **Ongoing costs taken each year** | | |
| Management fees and other administrative or operating costs | 1.35% of the value of your investment per year. This is an estimate at the date of creation of the product. | EUR 135 |
| Transaction costs | 0.25% 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 how much we buy and sell. | EUR 25 |
| **Incidental costs taken under specific conditions** | | |
| Performance fees | There is no performance fee for this product. | N/A |

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

**Recommended Holding Period: 2 years.**
The RHP was chosen to provide a consistent return less dependent on market fluctuations.
There is no minimum holding period for this UCITS, but a recommended holding period which has been calculated in line with the fund's investment objectives.
Given its characteristics and the nature of its underlying assets, this product is designed for short-term investments; you should be prepared to remain invested for at least 2 years. You can sell your investment before the end of the recommended holding period with no penalty/fee.

## How can I complain?

In the event a natural or legal person wishes to file a complaint with the Fund in order to recognize a right or to redress a harm, the complainant should address a written request that contains description of the issue and the details at the origin of the complaint, either by email or by post, in an official language of their home country to the following address :

AURIS GESTION, 153 boulevard Haussmann, 75008 PARIS
Site web: www.aurisgestion.com
contact@aurisgestion.com

Or, in the event of persistent disagreement, the client may contact the AMF mediator at 17 place de la Bourse, 75082 Paris cedex 02. The AMF mediation request form and the mediation charter are available at www.amf-france.org under the heading ‘Mediator’.

## Other relevant information

There is insufficient data to provide a useful indication of past performance to investors. The previous performance scenarios are available on the website www.aurisgestion.com.
Other product information documents are available in French and can be obtained free of charge upon request from the Management Company Auris Gestion, 153 Boulevard Haussmann, 75008 Paris, France, by email at contact@aurisgestion.com or on the website www.aurisgestion.com.
Details of the Management Company's remuneration policy are available on the website www.aurisgestion.com. A paper copy of the remuneration policy will be made available to investors free of charge upon request from the Management Company.
Depending on your tax regime, any capital gains and income related to holding units in the product may be subject to taxation. We advise you to seek further information on this matter from the product distributor or your tax adviser.
When this product is used as a unit-linked investment 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 indicated in this document, the contact details in the event of a claim and what happens in the event of the insurance company's default, is presented in the key information document for this contract, which must be provided by your insurer or broker or any other insurance intermediary in accordance with their legal obligation.
**Additional information for investors in Switzerland:** In Switzerland, the representative and the paying agent is REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. The prospectus, the key information documents, the articles of association as well as the annual and semi-annual reports may be obtained free of charge from the representative in Switzerland.