KEY INFORMATION DOCUMENT

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.

OSSIAM EUROPE ESG MACHINE LEARNING - 2C (EUR)

Name of fund initiator : Ossiam
ISIN : LU0811899946

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The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Ossiam with regard to this Key Information Document.

Ossiam is registered in France under n°GP-10000016 and regulated by the AMF.

Date of production : 31/12/2025

1. What is this product ?

Product Type : The Fund is an actively managed Undertaking for Collective Investment in Transferable Securities (UCITS) under Luxembourg law, constituted as a sub-fund of a Société d'Investissement à Capital Variable (SICAV).

Maturity : This product has no specific maturity date. However, this product may be dissolved or merged, in which case you will be informed by any appropriate means provided for by the regulations.

Objectives : The objective of the Fund is to deliver the net total return of a selection of equities which are listed in Europe while consistently integrating environmental, social and governance ("ESG") matters.

Investment Policy : In order to achieve its investment objective, the Fund can use total return swaps with the objective of delivering synthetically the performance of a portfolio of equities which are selected and weighted as detailed under the investment strategy. This method implies a counterparty risk as described in the Risk and Reward Profile section in the Prospectus. The net asset value per share of the Fund will therefore increase (or decrease) according to the evolution of the portfolio of equities. The counterparty to the swaps will be a first-class financial institution that specialises in this type of transaction. The Fund may also enter into multiple swap agreements with multiple swap counterparties with the same characteristics as previously described. Alternatively, the Fund can invest directly in all or part of the equity securities which are selected by applying the investment strategy described in the Prospectus. In any case, the Fund will be invested in for a minimum of 75% in equities or rights issued by companies having their registered office in the European Economic Area, excluding Liechtenstein. In addition, and on an ancillary basis, the Fund may use other derivatives for hedging and investment purposes as described under "Use of Derivatives, Special Investment and Hedging Techniques" in the Prospectus. The Reference Currency of the Fund is the Euro. The Fund is actively managed and will only use its benchmark, the Solactive Europe 600 Index NTR (the "Benchmark") for performance and carbon emission comparison purposes. The Fund's portfolio composition is therefore not constrained by the Benchmark. The Management Company may invest in securities not included in the Benchmark based on the active Investment Strategy further described in the Prospectus. The Fund's holdings may deviate significantly from the Benchmark's constituents, as the Benchmark will not be used as a universe from which to select securities.

Allocation of distributable amounts : Capitalization.

Intended Investors : The Fund is intended for retail investors with the ability to bear losses up to the amount invested in the Fund.

Depositary : State Street Bank International GmbH, Luxembourg Branch.

Additional information : The Fund's prospectus and annual and semi-annual reports are available on the management company's website and free of charge on written request to info@ossiam.com. The net asset value is available on the management company's website. www.ossiam.com

2. 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 hold this product for 5 years. The real risk may be very different if you opt to exit before maturity, and you may get less in return. The risk indicator allows you to assess the level of risk of this product compared with others. It indicates the probability of this product incurring losses in the event of market movements or our inability to pay you.

We have classified the Fund in risk class 3, which is a medium-low risk class. In other words, the potential losses linked to the product's future results are at a medium-low level, and if the situation were to deteriorate on the markets, it is possible that our ability to pay you is unlikely to be affected. The market liquidity risk could amplify the variation of product performances.

Beware of currency risk. If the sums paid to you are in another currency, your final profit will depend on the exchange rate between the two currencies. This risk is not taken into account in the above indicator. In addition to the risks included in the risk indicator, other risks may influence the Fund's performance. Please refer to the Fund's prospectus. As this Product does not provide protection against the vagaries of the market, you could lose all or part of your investment.

Performance Scenarios

The figures shown include all costs of the product itself, but not necessarily all fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.
What you will receive from this product depends on future market performance. Future market trends are random and cannot be accurately predicted. The unfavorable, moderate and favorable scenarios presented represent examples using the best and worst performances, as well as the average performance of the product over the last 10 years. Markets may evolve very differently in the future. The stress scenario shows what you could achieve in extreme market situations.

		1 year	5 years (recommended holding period)
Stress Scenario	**What you might get back after costs**	EUR 4 162	EUR 4 358
	Average return each year	-58.38%	-15.30%
Unfavourable Scenario	**What you might get back after costs**	EUR 8 535	EUR 11 660
	Average return each year	-14.65%	3.12%
Moderate Scenario	**What you might get back after costs**	EUR 10 639	EUR 13 658
	Average return each year	6.39%	6.43%
Favourable Scenario	**What you might get back after costs**	EUR 12 650	EUR 17 186
	Average return each year	26.50%	11.44%

Unfavourable Scenario:
This type of scenario occurred for an investment between 29/09/2017 and 30/09/2022

Moderate Scenario:
This type of scenario occurred for an investment between 31/01/2020 and 31/01/2025

Favourable Scenario:
This type of scenario occurred for an investment between 31/03/2020 and 31/03/2025

3. What happens if the Issuer 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 the latter's default, the product's assets held by the custodian will not be affected. In the event of the custodian's default, the risk of financial loss to the product is mitigated by the legal segregation of the custodian's assets from those of the product.

4. What are the costs ?

The person selling or advising you on this Fund may ask you to pay additional costs. If this is the case, they will tell you about these costs and show you how they affect your investment.

Cost over time

	Total Cost	Impact on return (RIY) per year*
If you cash in after 1 year	EUR 73	0.73%
If you cash in at the end of the recommended holding period	EUR 472	0.68%

The tables show the amounts deducted from your investment to cover the various types of costs. These amounts depend on the amount you invest, the period of time you hold the product and the product's performance. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed :
• That in the first year you would get back the amount you invested (0% annual return). That for the remaining holding periods, the product evolves as indicated in the moderate scenario.
• EUR 10,000 invested

*This illustrates the extent to which costs reduce your return annually over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per annum is expected to be 7.11% before deducting costs and 6.43% after deducting costs.

Composition of costs

This table shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

			If you cash in after 1 year
One-off costs	**Entry costs***	Up to 4.00% of the amount you pay when entering this investment.	EUR 400
	Exit costs*	Up to 4.00% of the amount you pay when exiting this investment.	EUR 400
Ongoing costs	**Portfolio transaction costs**	0.28% of the value of your investment per year.	EUR 28
	Other ongoing costs	0.45% of the value of your investment per year.	EUR 45
Incidental costs	**Performance fees**	There is no performance fee for this product.	---
	Carried interests	There is no carried interest for this product.	---

5. How long should I hold it and can I take my money out earlier ?

Recommended holding Period : 5 Years.

This product has no required minimum Recommended Holding Period (RHP) but is designed for long term investment. Any investment should be considered according to your specific investment needs and appetite for risk. Ossiam does not consider the suitability or appropriateness of this investment for your personal situation. If you are in any doubt about the suitability of this product to your needs, you should seek professional advice.

Processing requests :

Subscription and redemption orders are received no later than 3:00 p.m. (Luxembourg time). For further information, please refer to the Prospectus and/or contact your broker.

6. How can I complain ?

You may make a complaint about the product or the conduct of (i) the Management Company (ii) a person who provides advice about the product, or (iii) a person who sells the product by sending an e-mail or a letter to the following persons, as appropriate :

• If your complaint concerns the product itself or the conduct of the Management Company : please contact the Management Company, by post, at 36 rue Brunel 75017 Paris (France) for the attention of OSSIAM - Compliance or by e-mail at info@ossiam.com. A complaints handling procedure is available on the management company's website www.ossiam.com

• If your complaint concerns a person who advises on or offers the product, please contact that person directly.

7. Other relevant information

SFDR Category : Article 8.

Life Insurance : When this product is used as a unit-linked carrier in a life insurance or capitalization contract, additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of default by the insurance company are 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 its legal obligation.

Paying and representative agent in Switzerland: CACEIS Bank, Montrouge, Zurich Branch / Switzerland, Bleicherweg 7, CH-8027 Zurich. A copy of the articles of association, the prospectus, the Key Information Documents, the annual and semi-annual reports can be obtained free of charge from the representative in Switzerland.