

Profile 2 - Defensive

a sub-fund of ABN AMRO Funds

Key Information Document - 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

I EUR Capitalisation (LU1253566308)

Profile 2 - Defensive is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This product is managed by ABN AMRO Investment Solutions, an investment management company of the ABN Amro Group, which is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF). For more information on this product, please refer to www.abnamroinvestmentsolutions.com or call +33156219612

Accurate as of: **1 September 2025**

What is this product?

Type

This product is an investment fund.

Term

The Fund is established for an unlimited duration, with the possibility for the Board of Directors to decide the termination of the Fund at its sole discretion.

Objectives

Profile 2 - Defensive belongs to the category of Profile Funds.

The Fund seeks to increase the value of its assets over the medium term by implementing a low risk allocation strategy on various asset classes, either directly or indirectly (in derivatives on this type of asset and through Funds). Emphasis is placed on international diversification of investments.

The Fund will implement a tactical allocation around the following strategic allocation:

- Equities: 20%
- Bonds: 70%
- Short-term debt securities: 10%

The Fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs.

The Fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the Fund's net assets.

The Fund may also use derivatives on this type of asset for investment and hedging purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible Investment Policy The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector as set out in Book I.

In that respect, the eligible universe is determined by the following

criteria such as but not limited to:

- Exclusion filters: the purpose of these filters is to exclude issuers and activities from the initial universe that might have a negative effect on society and environment or human rights (activities and norm-based exclusions). On this basis, are excluded certain controversial activities such as but not limited to weapons production, tobacco producers and sellers, GMOs, gambling, adult entertainment, cannabis for recreational purpose, arctic drilling, shale gas, oil sands, coal mining, fur and specialty leather, etc. (subject to certain thresholds as per Book I). Issuers involved in serious human rights violation and environmental damage are also excluded. The sub-fund may apply additional exclusions from the core sustainable investment policy of the External Investment Managers.
- A Best in class approach or selectivity approach: in that respect, the sub-fund identifies issuers that manage their ESG risk better than their peer group.

The sub-fund will only invest in external funds that are Art.8 or Art.9 under SFDR or hold an European sustainability label. External funds may deviate from the Sustainability Investment Policy of the Management Company applying to direct investments. The extra-financial analysis covers at least 90% of the portfolio. The derivative instruments are not covered by the ESG analysis.

The base currency of the Fund is EUR.

Income is systematically reinvested.

Investors are able to redeem on a daily basis (on Luxembourg bank business days).

Intended retail investor

This product is intended for investors who plan to stay invested for at least 3 years and are prepared to take on a low level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

Practical information

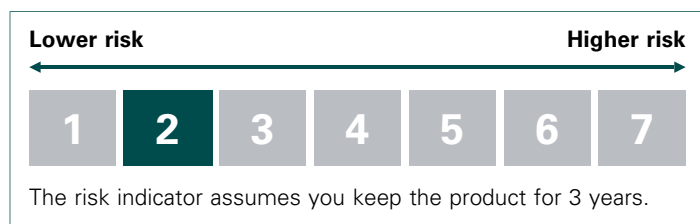
Custodian Bank State Street Bank International GmbH, Luxembourg Branch.

Further information Further information about the Fund, the prospectus and the latest annual and semi-annual report may be obtained free of charge, in English, from the Management

Company, the local agents or online at www.abnamroinvestmentsolutions.com.

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

Risks



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.

Performance scenarios

The figures shown include all the costs of the product itself, but 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.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product 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.

Unfavourable: this type of scenario occurred for an investment between September 2019 and September 2022.

Moderate: this type of scenario occurred for an investment between September 2017 and September 2020.

Favourable: this type of scenario occurred for an investment between December 2018 and December 2021.

| Recommended holding period | | 3 years | |
|----------------------------|---|----------------------------|--|
| Example Investment | | 10,000 EUR | |
| Scenarios | | if you exit after 1 year | if you exit after 3 years (recommended holding period) |
| Minimum | There is no minimum guaranteed return. You could lose some or all of your investment. | | |
| Stress | What you might get back after costs Average return each year | 8,290 EUR -17.1% | 8,360 EUR -5.8% |
| Unfavourable | What you might get back after costs Average return each year | 8,740 EUR -12.6% | 9,300 EUR -2.4% |
| Moderate | What you might get back after costs Average return each year | 10,220 EUR 2.2% | 10,430 EUR 1.4% |
| Favourable | What you might get back after costs Average return each year | 11,450 EUR 14.5% | 11,560 EUR 5.0% |

What happens if ABN AMRO Funds Profile 2 - Defensive is unable to pay out?

If we are not able to pay you out what we owe you, you are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. Should we default, the depository would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

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. 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,
- 10,000 EUR is invested.

| Example Investment 10,000 EUR | if you exit after 1 year | if you exit after 3 years (recommended holding period) |
|-------------------------------|--------------------------|---|
| Total Costs | 80 EUR | 240 EUR |
| Annual cost impact* | 0.8% | 0.8% each year |

(*) 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 2.2% before costs and 1.4% after costs.

Composition of costs

| One-off costs upon entry or exit | | Annual cost impact if you exit after 1 year |
|--|--|---|
| Entry costs | 0.00% , we do not charge an entry fee for this product, but the person selling you the product may do so. | 0 EUR |
| Exit costs | 0.00% , we do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |
| Ongoing costs taken each year | | Annual cost impact if you exit after 1 year |
| Management fees and other administrative or operating costs | 0.65% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 65 EUR |
| Transaction costs | 0.15% 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. | 15 EUR |
| Incidental costs taken under specific conditions | | Annual cost impact if you exit after 1 year |
| Performance fees | There is no performance fee for this product. | 0 EUR |

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

Recommended holding period: 3 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every bank business day in Luxembourg; it will take 2 working days for you to be paid. The price for the day, reflecting the actual value of the fund, is set each day at noon, and published on our website www.abnamroinvestmentsolutions.com.

How can I complain?

You can send your complaint to the fund's management company at 119-121 boulevard Haussmann, 75008 Paris, France or by e-mail to aais.contact@fr.abnamro.com.

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

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Company's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at www.abnamroinvestmentsolutions.com.

Past performance You can download the past performance over the last 5 years from our website at www.abnamroinvestmentsolutions.com.

Additional information Further information about the Fund, the prospectus and the latest annual and semi-annual report may be obtained free of charge, in English, from the Management Company, the local agents or online at www.abnamroinvestmentsolutions.com.