

Product

AMUNDI RENDEMENT PLUS SELECT - P (C)

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies. FR0010820332 - Currency: EUR

*Management Company's website: www.amundi.fr
Call +33 143233030 for more information.*

The AMF ("Autorité des Marchés Financiers") is responsible for supervising Amundi Asset Management in relation to this Key Information Document. Amundi Asset Management is authorised in France under number GP-04000036 and regulated by the AMF. Key Information Document production date: 09/09/2025.

What is this product?

Type: Units of AMUNDI RENDEMENT PLUS SELECT, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of an FCP.

Term: The duration of the product is Indefinite. The Management Company may dissolve the product by means of liquidation or merger with another product in accordance with legal requirements.

AMF Classification ("Autorité des Marchés Financiers"): Not applicable

Objectives: By subscribing to AMUNDI RENDEMENT PLUS SELECT, you gain access to varied expertise within a broad spectrum of international interest rate, equity and currency markets.

In addition to incorporating ESG (Environment, Social, Governance) criteria, the Fund's management objective consists, over a three-year investment horizon, of achieving a performance 1.70% higher than that of the capitalised €STR, an index representing the Eurozone monetary rate, after taking into account the maximum operating and management charges through discretionary management. To achieve this, the management team implements diversified and responsive management to optimise the portfolio's risk/return mix. Furthermore, to select eligible securities within the investment universe, the management team relies on a financial analysis (macroeconomic analysis and asset class valuation monitoring analysis) combined with a non-financial analysis.

The investment process is as follows: 1) general asset allocation consisting of defining and changing the weight of bonds, equities and diversification assets in the portfolio, as well as their distribution by country, currency or economic sector. This translates into the implementation of strategic, tactical and arbitrage positions in all bond, equity and currency markets; 2) non-financial analysis and integration of ESG criteria; and 3) selection of securities and portfolio construction. The non-financial analysis, based on ESG criteria and developed using the best-in-class ESG rating methodology developed by Amundi, makes it possible to evaluate companies on their environmental, societal and governance behaviour by assigning them an ESG rating ranging from A (highest) to G (lowest), so as to carry out a more comprehensive risk assessment and select the most virtuous companies. At least 90% of securities in the portfolio have an ESG rating.

Limitation of the "Best in Class" approach: this approach does not exclude any business sectors a priori. All economic sectors are therefore represented in this approach and the FCP may thus be exposed to certain controversial sectors.

- A rating-improvement approach (the weighted average ESG rating for the portfolio must be higher than the weighted average rating for the investment universe after eliminating 20% of the lowest-rated issuers).

The Fund's ESG investment universe is made up of the following composite index: 15% MSCI World All Countries + 10% ICE BofA Global High Yield Index + 5% JP Morgan EMBI Global Diversified Composite + 70% Barclays Global Aggregate. This composite index is intended solely to assess the Fund's commitment to taking into account non-financial characteristics, and therefore does not constitute a benchmark that impacts management decisions with regard to the flexibility used in managing the portfolio. The following exclusions thus apply: legal exclusions that apply to all management companies (controversial weapons, businesses that severely and repeatedly violate one or more of the ten principles of the United Nations Global Compact), sector exclusions according to Amundi's exclusion policy (coal and tobacco), exclusions of issuers rated G on purchase (excluding UCIs). If an issuer is downgraded to G when it is already present in the portfolio, the Management Company will decide to sell the securities as soon as possible, in the interest of investors.

The Fund may invest up to 100% of its assets in interest rate products within the following limits: up to 70% in bonds issued or guaranteed by OECD member states; up to 50% in OECD area private bonds rated Investment Grade; up to 50% in Asset-Backed Securities (ABS), Mortgage-Backed Securities (MBS) and Collateralised Loan Obligations (CLO); up to 20% in speculative high-yield public and private bonds; up to 20% in inflation-linked bonds; up to 10% in bonds issued or guaranteed by non-OECD governments. Government bonds are limited to 70% of net assets. At least 10% of the Fund's assets are invested in green, social and sustainable bonds, aimed at financing the energy transition and social progress and meeting the criteria and guidelines of the Green Bond and Social Bond Principles and the Sustainability Bond Guidelines as published by the International Capital Market Association (ICMA).

These bonds are selected according to management's discretion and in compliance with the internal credit risk monitoring policy of the Management Company. Therefore, the management may use, in a non-exclusive and non-mechanical manner, "Investment Grade" securities, i.e. securities rated AAA to BBB- by Standard & Poor's and Fitch Ratings or Aaa to Baa3 by Moody's. However, the Fund may seek to expose up to 20% of its assets to speculative high-yield private or public bonds, i.e. those rated BB+ to D by Standard & Poor's and Fitch Ratings or Ba1 to C by Moody's.

The sensitivity of the portfolio will be between -2 and +7.

Exposure to equity markets, regardless of geographical area, style, sector or capitalisation size, may vary between -10% and 30% of net assets. The Fund may seek exposure to currency risk up to a limit of 30% of its net assets.

The Fund may enter into temporary purchases of securities. Forward financial instruments may also be used for hedging and/or exposure to generate overexposure that may thus increase the UCI's exposure beyond the Fund's net assets.

The UCI is actively managed. The index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.

The UCI is classified Article 8 within the meaning of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation").

Intended retail investors: This product is intended for investors with a basic knowledge and/or no or limited experience of investing in funds, who are seeking to increase the value of their investment and receive income over the recommended holding period and who are able to bear a loss of up to the full amount invested.

The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.amundi.com and/or in the prospectus).

Redemption and transaction: Units may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the AMUNDI RENDEMENT PLUS SELECT prospectus.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	3 years*
Total costs	€273	€641
Annual Cost Impact**	2.8%	2.1%

* Recommended holding period.

** 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 2.40% before costs and 0.30% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (1.00% of amount invested/EUR 100). This person will inform you of the actual distribution fee.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	This includes distribution costs of 1.00% of the amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to EUR 100
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.13% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 111.51
Transaction costs	0.06% 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 the volume of our purchases and sales.	EUR 5.84
Incidental costs taken under specific conditions		
Performance fees	20.00% of the annual outperformance of the reference asset performance above that of the benchmark +0.40%. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years. The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.	EUR 56.63

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

Recommended holding period: 3 years. This period is based on our assessment of the risk and reward characteristics and costs of the Fund. This product is designed for medium-term investment; you should be prepared to stay invested for at least 3 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Redemption orders must be received before 12:25 (Paris time) on the net asset value calculation date. Please refer to the AMUNDI RENDEMENT PLUS SELECT prospectus for more information about redemptions. A redemption cap mechanism (known as a "gate") may be implemented by the Management Company. How it would be operated is described in the Prospectus.

How can I complain?

If you have any complaints, you may:

- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail to complaints@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.fr.

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

You may find the prospectus, key information documents, notices to investors, financial reports, and further information documents relating to the product including various published policies of the product on our website www.amundi.fr. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle 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 mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.

Past performance: You can download the past performance of the Fund over the last ten years at www.amundi.fr.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.fr.