

# Scanning the markets for your investments



## onemarkets: A one-stop shop for selected and innovative investment solutions

We continuously scan global markets to identify innovative investment opportunities that truly matter. Through **onemarkets**, we offer a broad and growing range of investment strategies, built on UniCredit Group's expertise and the insights of leading asset managers.

Our **onemarkets funds** portfolios are managed either by UniCredit Group companies<sup>1</sup> or, in selected cases, by carefully chosen and highly experienced asset management partners. Our UniCredit experts closely monitor performance to ensure consistent quality and maintain defined risk-return profiles<sup>2</sup> throughout market cycles.

Three reasons why **onemarkets funds** are a compelling offer:

### CLIENT CENTRICITY

Solutions are built around clients' needs – from conservative to growth-oriented – coupled with a sound advisory approach.

### COMPETENCE

Benefit from UniCredit's long-standing expertise – with close monitoring of the funds' performance.

### UNIQUENESS

Deliver best-in-class investment solutions – developed in-house or in partnership with experienced asset managers.

<sup>1</sup>Fund portfolios are managed by entities that are part of the UniCredit Group, i.e., Schoellerbank Invest AG, UniCredit International Bank (Luxembourg) S.A., UniCredit Invest Alternatives GmbH, UniCredit Invest Lux S.A. and UniCredit Invest d.o.o.

<sup>2</sup>Unless otherwise provided by the prospectus and the KID, the products do not guarantee a positive return or protection against losses.

Distribution in Greece exclusively via Alpha Bank



# Our mutual investment funds: A wide and growing range of choices

With our growing suite of **onemarkets funds**, we have identified themes which provide investors with a well-balanced offer of investment solutions in line with their individual needs, risk tolerance, market view and investment horizons.

## EQUITY FUNDS



Equity funds invest primarily in equities, i.e. shares in listed companies. Shares are tangible assets that can also protect against inflation. While some funds diversify shares globally, others are more specialised and focus on specific themes, sectors or countries, for example. They generate income through share price increases and dividends. Equity investments expose the fund to the risk of fluctuation of the prices of equity instruments linked to the income prospects of the issuers.<sup>3</sup>

## BOND FUNDS



Bond funds contain interest-bearing securities such as mortgage bonds, government bonds or corporate bonds. They focus on different regions, issuers, currencies, or maturities. They generate income through interest coupons and bond price increases. Bond and debt instruments expose the fund to credit risk and interest rate risk. Interest rate risk is most significant for fixed rate instruments with longer residual maturity.<sup>3</sup>

## MULTI-ASSET FUNDS



Multi-Asset funds combine different investments, for example equities and bonds or money market securities. This allows them to react flexibly to different market situations. Depending on its strategy, the fund may contain more bonds or more equities. Multi-Asset funds are exposed to the risks associated with investing in both equity and bond markets based on the significance of each of these two components on the fund's portfolio.<sup>3</sup>

## SOLUTION FUNDS



Solution funds are tailor-made investment solutions that are geared to specific client needs – for example, capital protection or security. They pursue clearly defined strategies to efficiently achieve investment goals.<sup>3</sup>

## ONEMARKETS FUNDS AS PART OF UNICREDIT'S INVESTMENT UNIVERSE

**onemarkets funds** are an essential part of UniCredit's investment universe. UniCredit defines the investment strategy and conceptualises the funds in cooperation with well-known fund companies.

### UNICREDIT

- Definition of investment strategies
- Close monitoring of quality and risk-return profiles
- Funds managed by UniCredit Invest Lux S.A., a fully-owned subsidiary of UniCredit International Bank (Luxembourg) S.A., or by Nova Investment Management Limited, a partnership between Azimut Holding S.p.A. (Azimut Group) and UniCredit S.p.A.<sup>4</sup>

### ONEMARKETS FUNDS INVESTMENT MANAGERS

In-house portfolio management  
by UniCredit<sup>5</sup>



External portfolio management by partnering with  
selected asset management companies, including:



<sup>3</sup> For a full description of risks please refer to the Prospectus of the respective Fund, available at <https://www.invest.unicredit.lu> (for onemarkets Fund) and [www.novainvestment.ie](http://www.novainvestment.ie) (for onemarkets Italy).

<sup>4</sup> **onemarkets Fund** is a SICAV (Société d'Investissement à Capital Variable) established under Luxembourg law and managed by UniCredit Invest Lux S.A., whereas **onemarkets Italy** is an ICAV (Irish Collective Asset Management Vehicle) established under Irish law and managed by Nova Investment Management Ltd.

<sup>5</sup> Fund portfolios are managed by entities that are part of the UniCredit Group, i.e., Schoellerbank Invest AG, UniCredit International Bank (Luxembourg) S.A., UniCredit Invest Alternatives GmbH, UniCredit Invest Lux S.A. and UniCredit Invest d.o.o.

# Our Alternative strategies



Through **onemarkets Alternatives**<sup>6</sup>, professional and retail investors gain access to proprietary UCITS, Private Market and Hedge Fund solutions. Built on the expertise of UniCredit and leading international Asset Managers, these funds offer a selection of strategies designed to open up differentiated sources of return beyond traditional markets and expand UniCredit's internal product universe.

Illiquid and semi-liquid alternative strategies – such as Private Equity, Private Debt and Real Assets – focus on private markets and long-term value creation. On the other hand, they are exposed to risks related to liquidity, valuations, and capital loss. They are suitable for informed investors who have understood the risks associated with the fund and are able to commit capital over longer periods in exchange for potentially higher long-term returns and diversified performance drivers.<sup>7</sup>

## Our ETFs: Efficient, transparent, sustainable



The new **onemarkets ETFs**<sup>8</sup> (Exchange Traded Funds) combine UniCredit Group's market expertise with the portfolio management capabilities of BNP Paribas Asset Management. They offer broad and efficient access to key global equity markets as well as European government and corporate bonds – even with small investment amounts. The ETFs follow MSCI Universal indices, ensuring a transparent and easy-to-understand investment approach with daily tradability.

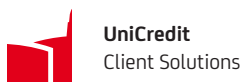
Benefit from UniCredit's long-standing competence and ESG-integrated strategies<sup>9</sup>, designed to meet a wide range of client needs – from conservative to growth-oriented.

<sup>6</sup>“**onemarkets Alternative**” is UniCredit's range of innovative investment strategies. When implemented within the investment policy of UCITS, these strategies comply with the requirements on asset eligibility, risk limits, liquidity, diversification, and the use of derivatives applicable to this type of fund.

<sup>7</sup>For a full description of risks please refer to the Prospectus of the respective Fund.

<sup>8</sup>**onemarkets ETFs** are issued by onemarkets Lux, a SICAV (Société d'Investissement à Capital Variable) established under Luxembourg law and managed by UniCredit Invest Lux S.A.

<sup>9</sup>The decision to invest in the fund should take into account all the characteristics and objectives of the fund. There is no guarantee that ESG considerations will enhance a fund's investment strategy or performance.



**Branches**  
Please contact your local Relationship Manager or Service Branch



**Online**  
[onemarkets.gr/onemarkets-fund](https://onemarkets.gr/onemarkets-fund)

**THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus and the Key Information Document (KID) before making a final investment decision.** This publication is intended for the general public and contains information on undertakings for collective investment in transferable securities (UCITS), namely “onemarkets Fund” and “onemarkets Italy”, exchange traded funds (ETF), namely “onemarkets Lux”, and alternative investment funds (AIF), namely “onemarkets – Alternatives SICAV”. onemarkets Fund, onemarkets Lux and onemarkets - Alternatives SICAV are SICAV (Société d'Investissement à Capital Variable) under Luxembourg law, while onemarkets Italy is an ICAV (Irish Collective Asset Management Vehicle) established under Irish law. Before subscribing to any SubFund, investors must read the Prospectus of the relevant Fund (onemarkets Fund or onemarkets Italy) as well as the applicable Key Information Document (KID). This marketing communication should not be regarded as a forecast, research or investment advice and does not constitute a recommendation or an offer to buy or sell any securities, nor to adopt any investment strategy. It is intended for advertising purposes only and does not constitute investment, legal, accounting or tax advice. This document contains information relating to the subfunds (the “SubFunds”) of the above-mentioned undertakings for collective investment managed respectively by UniCredit Invest Lux S.A. (onemarkets Fund and onemarkets Lux), by Nova Investment Management Ltd (onemarkets Italy), and by Carne Global Fund Managers (onemarkets - Alternatives SICAV). The SubFunds are registered for distribution and marketing in the jurisdictions listed in the respective Prospectuses, in accordance with the applicable regulations.

For complete and accurate information on the Funds and their SubFunds (including investment policies, strategies, associated risks, costs and fees, etc.), investors should refer to the Fund documents mentioned herein. Potential investors should assess whether the risks associated with an investment in the SubFunds are suitable for their personal circumstances and should ensure that they fully understand the structure of the SubFunds and the risks associated with the investment. In case of doubt, it is recommended to consult a financial advisor to determine whether an investment in the SubFunds is appropriate. The value of the shares and the return on an investment in the Funds may decrease as well as increase, depending on market conditions. The SubFunds do not offer any guarantee of return. **Past performance is not indicative of future results.** The returns presented do not take into account any fees or costs incurred for subscribing to or redeeming shares. This communication is not addressed to any “U.S. Person” as defined under the U.S. Securities Act of 1933 and the Prospectuses of the Funds. The Prospectuses, KIDs and other documents and forms relating to the SubFunds are not available to investors in certain countries where the Funds are not registered and are not offered for distribution or marketing.

**Before taking any final investment decision, investors must read the KID available in an official language of their country of residence, as well as the Prospectus and the articles of incorporation of the respective Fund, available at <https://www.invest.unicredit.lu> (for onemarkets Fund and onemarkets Lux), <https://www.ucinvestalternatives.eu> and <https://www.carnegroup.com> (for onemarkets Alternatives – SICAV) and [www.novainvestment.ie](http://www.novainvestment.ie) (for onemarkets Italy).** These documents, together with the latest annual and semiannual reports, can be obtained free of charge in hard copy upon request from the registered offices of the respective Management Companies and at the premises of UniCredit Bank GmbH – Milan Branch.

A summary of the information on investor rights as well as the instruments of collective redress can be found in English at <https://www.invest.unicredit.lu/lu/en/fund-platform/about-us.html> (for onemarkets Fund and onemarkets Lux) <https://www.ucinvestalternatives.eu> and <https://www.carnegroup.com> (for onemarkets Alternatives – SICAV) and [www.novainvestment.ie](http://www.novainvestment.ie) (for onemarkets Italy). This document may not be distributed, reproduced or disclosed, in whole or in part, nor may any of its content or data be shared with third parties without the authorization of UniCredit Bank GmbH – Milan Branch.

It should also be noted that the management companies may decide to terminate the arrangements made for the marketing of the UCITS SubFunds in a EU Member State where a notification for marketing had previously been made.