Scanning the markets
for your investments

onemarkets
Amundi Flexible Income Fund

a Sub-Fund of onemarkets Fund

"ASSET CLASS" CHARACTERISTICS

- The Fund mainly invests in a broad range of securities from around the world, including emerging markets.
- It may include equities (up to 50%), government and corporate bonds and Money Market Instruments. Investments in bonds with a rating below investment grade will not exceed 60%. The Fund may invest up to 50% in securities that are denominated in currencies other than the Euro. The Fund may also invest up to 30% in assets whose values are linked to prices of 'real assets' such as, but not limited to, real estate, infrastructure, or commodities.
- Flexible multi-asset strategy, responsive to macroeconomic and market dynamics.

INVESTMENT STRATEGY OBJECTIVE

- The Fund seeks first of all to generate income and then to increase the value of the investor's investment over the recommended holding period of 4 years.
- The Investment Manager uses its own global economic analysis to determine the most attractive asset types and geographical regions, then uses analysis of individual issuers to identify individual securities that offer the best potential gain for the risk involved.
- The Fund promotes environmental and / or social characteristics through the incorporation of ESG considerations in the selection of investments (ESG analysis framework)[1].
- The Sub-Fund qualifies as a financial product under Art. 8 (1) of SFDR[2].
- The Sub-Fund is actively managed with no reference to any benchmark.

ABOUT ONEMARKETS FUND

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

Our **onemarkets Fund** portfolios are managed either by UniCredit Group companies[3] 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 throughout market cycles.

onemarkets Amundi Flexible Income Fund is a Sub-Fund of **onemarkets Fund** managed by UniCredit Invest Lux S.A.. **onemarkets Fund** is the UniCredit UCITS[4]-Umbrella fund platform. The portfolio is managed by Amundi, which will act as the investment manager of the fund.

[1]The decision of the investor to invest in the promoted 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. Information on sustainability-related aspects can be found at https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html.

[2]Sustainable Finance Disclosure Regulation. Please refer to https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html to know the ESG: Sustainability-related disclosures.

[3]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 d.o.o. and UniCredit Invest Lux S.A.

[4]Undertakings for Collective Investment in Transferable Securities (UCITS)

Distribution in Greece exclusively via Alpha Bank

ALPHA BANK

UniCredit Invest Lux S.A.

onemarkets by UniCredit

This is a marketing communication for retail investors. Please refer to the prospectus of the UCITS, and to the KID before making any final investment decisions.

INTERVIEW WITH THE PORTFOLIO MANAGER

STEFANO CASTOLDI

- Head of Multi-Asset Income Strategies, Amundi SGR
- Headquarter: Milan
- More than 30 years of experience in the asset management industry

onemarkets Fund
in cooperation with
Amundi
Investment Solutions

1. WHAT MAKES THIS FUND UNIQUE?

- The fund aims to distribute a sustainable income higher than traditional bond investments, with lower volatility than equities.
- Our flexibility in the investment process is key to achieving potentially interesting capital growth, potentially significant income, and potentially low portfolio volatility.
- Through both active and flexible management as well as the use of real assets – when necessary – the fund is well positioned even in volatile markets, follows a conservative risk approach, and invests globally in various assets such as companies, countries, currencies and commodities.

2. HOW IS THE PORTFOLIO BUILT?

- We combine high conviction, research driven ideas in one portfolio.
- To optimise returns in an inflationary environment, the fund also invests in real assets.
- The fund contains – up to 30% – investments in real economic sectors (REITS, commodities), inflation-linked government bonds and direct and indirect exposure to commodities (via ETCs and equities).

3. HOW DOES THE SELECTION PROCESS WORK?

- The Fund can invest globally and in numerous sectors of the real economy, but exposure to non-euro currencies is limited.
- We maintain a conservative asset allocation: the weighting of the asset classes is adjusted to the current market environment, in order to achieve capital appreciation (consistent with the income distribution).
- Last but not least, the fund chooses companies with high coupons and dividend payments when appropriate.

4. HOW IS THE INVESTMENT PROCESS?

- To keep risks as low as possible, we attach great importance to diversification[5] both in terms of asset classes and the regions in which investments are made.
- In addition, we strive for flexible management with derivative hedging strategies, and we also constantly review the selected issuers. Furthermore, we have specific tools to analyse risk factors and try to hedge inflation risks with real assets.

[5]Diversification does not guarantee a profit or protect against a loss.

FUND DATA

Fund Name	onemarkets Amundi Flexible Income Fund	
Fund Category	Multi-asset	
Share Classes	C	CD
ISIN	LU2503839321	LU2503839248
SRI*	3 – The risk indicator assumes you keep the product for 4 years.	
Minimum investment	EUR 100	
Currency	EUR	
One-off costs upon entry or exit**		
Entry costs	Up to 3.50%	Up to 3.50%
Exit costs	0.00%	0.00%
Ongoing costs taken each year**		
Management fees and other administrative or operating costs	1.99%	2.00%
Transaction costs	0.09%	0.09%
Dist / ACC	accumulating	distributing
SFDR Classification***	Article 8	
Benchmark	no	

Last update on 18.02.2026

*SRI – 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 movement in the markets or because we are not able to pay you. The lowest category does not imply there is no risk. The SRI may change over time. For further details, please refer to the KID.

**For information on costs, charges and other expenses, please refer to the prospectus and the KID available at https://www.invest.unicredit.lu/gr/en.html.

***SFDR – Sustainable Finance Disclosure Regulation. Information on sustainability-related aspects can be found at https://www.invest.unicredit.lu/gr/en/fund-platform.html. The decision of an investor to invest in the Sub-Fund should take into account all the characteristics or objectives of the Funds. This financial product promotes Environmental / Social (E/S) characteristics, but does not have as its objective a sustainable investment.

PROFILE OF POTENTIAL INVESTORS

- An investment in this Fund is thought for investors who can appraise the risks and economic value of the investment.
- The investor must be prepared to accept a significant volatility and potentially substantial capital losses to achieve higher returns.
- The Fund is intended for investors with a medium-term investment horizon.

IMPORTANT INFORMATION

CHANCES

- Convertible Contingent Bonds (Cocos) allow the Portfolio Manager to receive interest payments that are generally much higher than traditional bonds.
- High-yield bonds are corporate debt securities that generally pay higher interest rates than the bonds issued by Companies with higher credit score (Investment Grade). They play a diversification role in the portfolio and in certain economic framework they can help generate positive income.
- Hedging a position is usually done to protect or insure against the adverse price movement risk of an asset.
- Emerging Markets offer the potential for competitive returns over the long term, across a variety of countries and industries, and represent an important diversifier for investors.
- The fund offers the possibility to participate to equity market growth in the long-term horizon.
- Active management is an approach to investing. In an actively managed portfolio, the portfolio manager selects the investments that make up the portfolio. Active management has benefits, such as the ability to adjust to market conditions, and the opportunity for diversification.
- Companies that lead in terms of sustainable operations and activities might benefit from structural drivers such as legislative and regulatory actions aimed at solving sustainability challenges, and an increase in demand along more sustainable consumption patterns.

RISKS

- Convertible Contingent Bonds (Cocos) are a form of contingent hybrid securities that behave like debt securities in normal circumstances but which either convert to equity securities or have write-down. A write-down means that some or all the principal amount of the (Cocos) bond will be written down.
- Certain high-yielding bonds are very speculative and involve comparatively greater risks than higher quality securities issued by higher quality Companies (Investment Grade bond). The securities ranked as high yield can have a higher incidence of default and they are less liquid in respect to Investment Grade bonds.

- The Fund may invest in instruments, such as derivatives, that might not fulfil their obligations in the future, exposing the relevant sub-funds to financial losses in the process.
- Investments in bonds are subject to the risk that the issuer cannot meet their obligations in terms of paying the interest and / or redeeming the principal on maturity (credit risk).
- Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency risks and interest rate risks, and the risk of higher volatility.
- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- The value of investments in bonds and other debt securities or derivative instruments may rise or fall sharply as interest rates fluctuate.
- If the Sub-Fund invests in other UCITS / UCIs, it may incur a second layer of investment fees, which will further erode any investment gains.
- There is a risk that agreements, securities lending, repurchase agreements and derivatives techniques are terminated due, for instance, to bankruptcy. A sub-fund may be required to cover any losses incurred.
- In periods of market instability, the Fund may be required to realise assets at a price that does not reflect their intrinsic value.
- The integration in the investment process of ESG and sustainability factors with wider monitoring and engagement activities, may have an impact on the value of investments and, therefore, on returns.
- Commodity values can be highly volatile, in part because they can be affected by many factors, such as changes in interest rates, changes in supply and demand, extreme weather, agricultural diseases, trade policies and political and regulatory developments.
- Real estate and related investments can be hurt by any factor that makes an area or individual property less valuable. Specifically, investments in real estate holdings or related businesses or securities (including interests in mortgages) can be hurt by natural disasters, economic declines, overbuilding, zoning changes, tax increases, population or lifestyle trends, environmental contamination, defaults on mortgages, failures of management, and other factors that may affect the market value or cash flow of the investment.

IMPORTANT INFORMATION

THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus of onemarkets Fund (the "Fund") and to the Key Information Document (KID) before making any final investment decisions. This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation or offer to buy or sell any securities or to adopt any investment strategy, it's for advertising purposes only and does not constitute legal, accounting or tax advice. This document contains information relating to the sub-fund onemarkets Amundi Flexible Income Fund (the "Sub-Fund") of the Fund, an undertaking for collective investment in transferable securities (UCITS), subject to Part I of the Luxembourg Law of 17 December 2010 relating to undertakings for collective investment, as amended, in the form of an investment company with variable capital, registered with the Luxembourg Trade and Companies Register under no. B 271.238. The Sub-Fund is offered in the jurisdictions detailed in the prospectus for distribution and marketing in accordance with the applicable regulations. For full and accurate information on the Fund and its Sub-Funds (including the investment policies, strategies, related risks, costs and fees etc.), please refer to the Fund documents mentioned hereafter. Potential investors should examine whether the risks associated with investing in the Sub-Funds are appropriate to their situation and should also ensure that they fully understand the structure of the Sub-Funds and the risk associated with the investment. In case of doubt, it is recommended to consult a financial advisor in order to determine if the investment in the Sub-Funds is appropriate. The value of the shares and the profit from an investment in the Fund could go down or up, depending on the market conditions. The Sub-Funds do not offer any guarantee of return. Furthermore, past performance is not indicative of future results. The returns presented do not hold in consideration of any fees and costs incurred in subscribing and redeeming the shares. It is not addressed to any "U.S. Person" as defined in the Securities Act of 1933 and the prospectus of the Company (the "Prospectus"). The Prospectus, the KID and further documents and forms related to the Sub-Fund are not available to investors in certain countries, in which the Fund is not registered and not offered for distribution and marketing purposes.

Before making any investment decision, please read the KID (in local language) and the Prospectus (available in English and the respective local language with the English version representing the legally binding one) and the articles of incorporation of the Fund (in English language), which are available at https://www.invest.unicredit.lu/gr/en.html and can be obtained as hard copy free of charge by request of the investor, together with the latest annual reports and half annual reports at the registered offices of the Management Company (as defined below) and at the distributors' premises. 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/gr/en/fund-platform.html/fund-platform-about-us. This marketing communication is published by UniCredit Invest Lux S.A., the Fund's management company. UniCredit Invest Lux S.A. (the "Management Company") was incorporated in the Grand Duchy of Luxembourg as a public limited company ("société anonyme") for an indefinite period and is registered with the Luxembourg commercial and company register, Registre de Commerce et des Sociétés, under the number: B 112.174. The Management Company has its registered office at 1 Avenue de l'Aéroport, 1110 Senningerberg, Grand Duchy of Luxembourg., and it is part of UniCredit Group. The Management Company may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC.

FURTHER QUESTIONS?

Our team of experts will be happy to assist you:	**You can also obtain further information at:**
Please contact your local Relationship Manager or Service Branch	onemarkets.gr/onemarkets-fund