Scanning the markets
for your investments

onemarkets
BlackRock Global Diversified Balanced Fund

a Sub-Fund of onemarkets Fund

FUND CHARACTERISTICS

- **FLEXIBILITY AT ITS CORE:** The strategy of the fund is characterised by a **wide** flexibility. Investment team can choose the approach and type of instrument best suited to the type of strategy to be implemented.
- **STRONG FOCUS ON ESG:** To build a sustainable multi-asset portfolio, the team adopts a **rigorous ESG research process.** This approach primarily involves exclusions of controversial sectors and the ones that violate the principles of UN Global Compact[1].
- **DESIGNED FOR EUROPEAN INVESTORS:** A multi-Asset fund that invests globally with Euro as base currency.

INVESTMENT STRATEGY OBJECTIVE

- **onemarkets BlackRock Global Diversified Balanced Fund** is a global multi-Asset fund which aims to maximise returns from a typical balanced approach to the investments (50% global equity and 50% global bond) placing special emphasis on the application of environmental, social and governance (ESG) principles.
- **onemarkets BlackRock Global Diversified Balanced Fund** invests globally in the full spectrum of permitted investments including equities, fixed income transferable securities, units of undertakings for collective investment, cash, deposits and money market instruments.
- **onemarkets BlackRock Global Diversified Balanced Fund** is considered an ESG Promotion Strategy fund, as promoting, among other characteristics, environmental and social values, which are a binding component for the portfolio. The Fund is article 8 in accordance with SFDR[2].

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 BlackRock Global Diversified Balanced 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 BlackRock Investment Management (UK) Ltd, which will act as the Investment Manager. BlackRock Financial Management Inc. will act as Sub-Investment Manager.

[1]The United Nations Global Compact is a non-binding United Nations pact to get businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation
[2]SFDR: Sustainable Finance Disclosure Regulation. Please refer to https://www.invest.unicredit.lu/eu/it/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

LAMIAA CHAABI

- Director and Portfolio manager
- +10 years of investment experience

onemarkets Fund
in cooperation with
BlackRock.

The fund is managed by Lamiaa Chaabi and Jason Byrom, who are part of the diversified strategies team within **BlackRock's Multi-Asset Diversified Strategies & Solutions (MASS) division.** The team manages more than EUR 20 bn of AUM. The two managers have complementary roles within the team: Lamiaa Chaabi has experience in developing, assembling and managing investment strategies, while Jason Byrom is specialised in risk hedging and volatility management strategies.

1. WHAT MAKES THIS FUND UNIQUE?

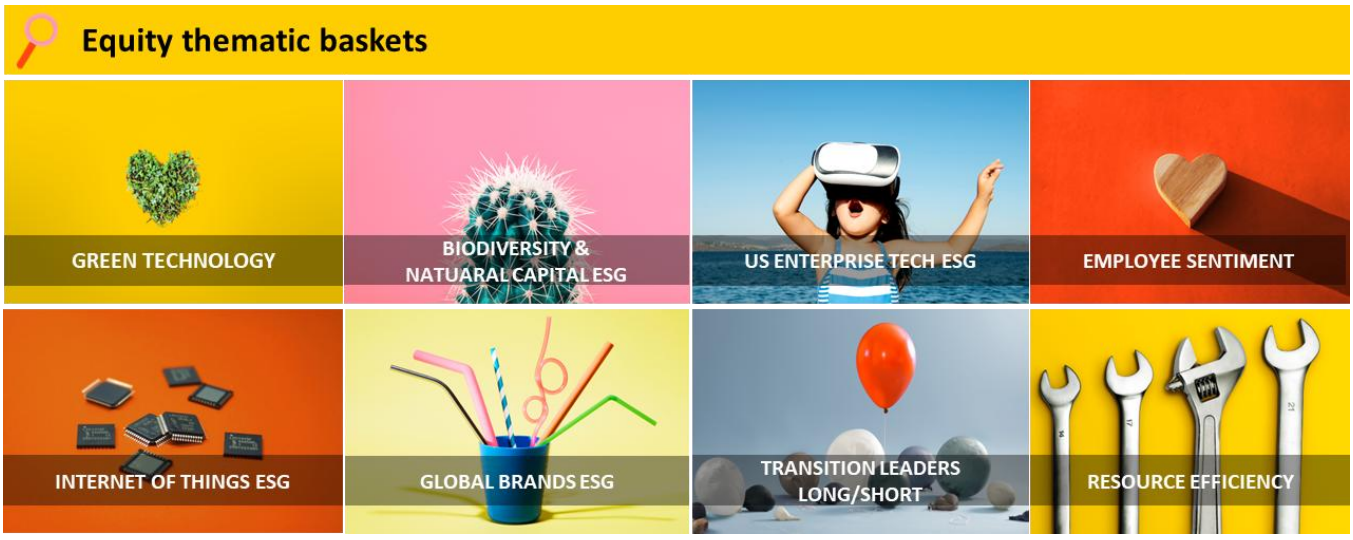
a. Moving forward traditional multi-Asset investments

Instead of a traditional approach with a long-only portfolio of stocks and bonds, the Multi-Asset Diversified Strategies and Solutions team is broad to try to catch every market opportunity. In addition to asset allocation choices, the team is responsible for building **equity thematic baskets** (such as those below) with the aim to take exposure to themes on which it has a particular conviction.

b. "Three-level" ESG approach

The fund aims to achieve better risk-adjusted returns in an uncertain world through a unique "three-tiered" approach to ESG integration, consisting of:

- **Screening activities** to reduce the risk associated with companies that operate in sectors with a negative sustainability impact and that the team believes cannot generate value in the medium to long term;
- **Proprietary approach** that helps identify companies that, while operating in non-controversial sectors, have potential impacts on their returns;
- **Allocation of capital to investments that promote environmental and societal change** and allow for greater diversification, either through thematic baskets built by the team or by investing in alternative assets such as renewable fields or social housing projects.

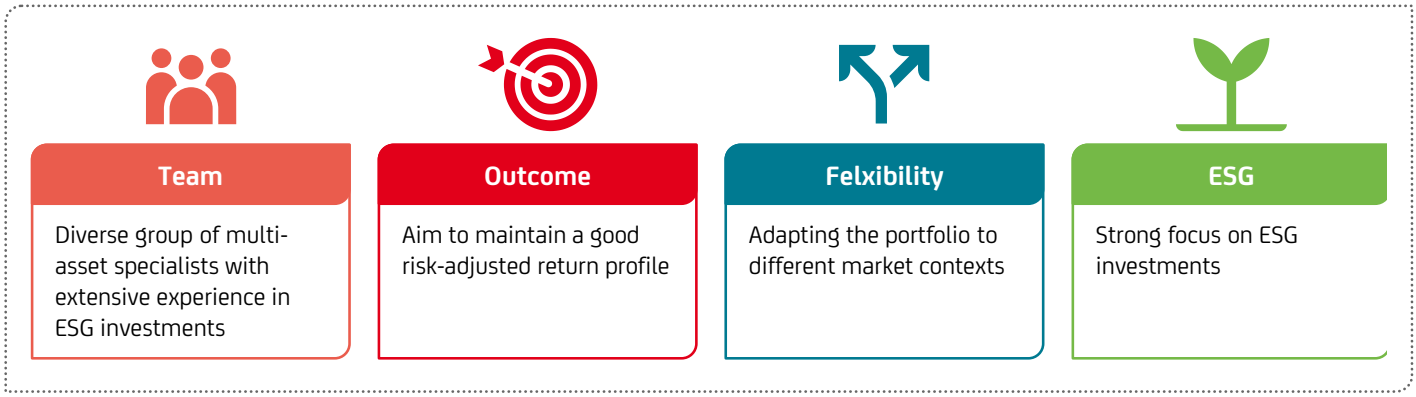


2. HOW IS THE INVESTMENT PROCESS?

onemarkets BlackRock Global Diversified Balanced Fund follows an investment process that starts with macroeconomic analysis aiming to identify investment themes with the best growth perspectives, consistent with the fund's risk profile. These themes can cover even very different areas, from technology stocks to monetary policy trends, helping to build a highly diversified strategy. The exposure to themes can be taken through several instruments like securities, Exchange-Traded Funds, BlackRock funds, or sometimes even third-party strategies, choosing the most suitable instrument for the type of investment.

3. WHICH IS THE FUND STRATEGY?

In this particular market framework, the fund's typical asset allocation will be characterised by a 25% allocation in tactical and alternative strategies, a 35% allocation in equities and a 40% in Fixed Income. The ESG approach impacts the entire investment process, and the fund adopts a flexible asset allocation management and invest in a diversified portfolio of assets across multiple asset classes.



PROFILE OF POTENTIAL INVESTORS

- An investment in this Sub-Fund is suitable only for investors who are able to appraise the risks and economic value of the investment. The investor must be prepared to accept an increased volatility of the Sub-Fund and potentially high capital losses in order to achieve above-average potential investment performances. The Sub-Fund is intended for investors with a medium to long-term investment horizon.

FUND DATA

Fund Type	onemarkets BlackRock Global Diversified Balanced Fund	
Fund Category	Multi-Asset	
Share Classes	C-USD	CD-USD
ISIN	LU2673955279	LU2673954892
SRI*	3 – The risk indicator assumes you keep the product for 4 years.	
Minimum investment	100 USD	
Payment Currency / Fund Currency	USD / 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	2.28%	2.28%
Transaction costs	0.06%	0.06%
Dist / ACC	accumulating	distributing
SFDR Classification***	Article 8	
Benchmark	no	

Last updated 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.

IMPORTANT INFORMATION

CHANCES

- Convertible Contingent Bonds (Cocos) allow the Portfolio Manager to receive interest payments that are typically much higher than traditional bonds.
- High-yield bonds are corporate debt securities that pay higher interest rates than investment-grade bonds. They play a diversification role in the portfolio and in certain economic framework they can help generate positive income.
- AMS and MBS can have higher risk than traditional bonds and they have a relatively low correlation with corporate bonds or the stock market.
- 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.
- The combination of actively managed provides both cost efficiencies and 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 they also have a higher incidence of default, and they are less liquid.
- Mortgage-Backed Securities / Asset-backed security, are usually issued in a number of different classes depending on the riskiness of the underlying assets assessed. The higher the risk contained in the class, the more the asset-backed security pays by way of income.
- “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.

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 BlackRock Global Diversified Balanced 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 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/lu/en/fund-platform/about-us.html. 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