Scanning the markets
for your investments

onemarkets
Capital Group US Balanced Fund

a Sub-Fund of onemarkets Fund

KEY CHARACTERISTICS

- **A US-FOCUSED BALANCED FUND, onemarkets Capital Group US Balanced Fund** is born by the collaboration from UniCredit and Capital Group, which has helped investors navigate multiple market cycles since 1975. The Portfolio Manager has a track record of growth with downside resilience across multiple decades, enabling it to play an anchor role in long-term investors' portfolios.[2]
- **INVESTMENT EXPERIENCE.** The fund is managed by an experienced team of 12 portfolio managers, with a median of 28 years' investment experience and 22 years with Capital Group.
- **DIVERSIFIED PORTFOLIO: onemarkets Capital Group US Balanced Fund** has no benchmark, and it can invest in different types of financial instruments such as equities and debt securities. In a limited manner, the fund can also invest in asset backed securities, mortgage-backed securities or derivates.

INVESTMENT STRATEGY OBJECTIVE

- **CONSERVATION, INCOME AND GROWTH. onemarkets Capital Group US Balanced Fund** seeks the balanced accomplishment of three objectives: conservation of capital, current income and long-term growth of capital and income.
- **US OPPORTUNITIES. onemarkets Capital Group US Balanced Fund** invests primarily in us-domiciled securities across blue-chip dividend-paying equities and investment grade fixed income to offer a defensive diversification opportunity to European investors.
- **MARKET VOLATILITY.** The fund aims to tackle investor challenges such as market volatility, high inflation and high interest rates.

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[1] 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 Capital Group US Balanced Fund is a Sub-Fund of **onemarkets Fund** managed by UniCredit Invest Lux S.A. **onemarkets Fund** is the UniCredit UCITS[2]-Umbrella fund platform. The portfolio is managed by Capital International Management Company S.à r.l. that will act as the Investment Manager and will sub-delegate investment activities / portfolio management services to Capital International S.à r.l.

[1]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.
[2]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 PRINCIPAL INVESTMENT OFFICER

PAUL BENJAMIN
Principal Investment Officer (PIO)

- Based in Los Angeles
- 18-year investment experience with Capital Group (as at 1 May 2024)

onemarkets Fund
in cooperation with
CAPITAL GROUP™

1. WHAT MAKES THIS FUND UNIQUE?

- This **onemarkets Capital Group US Balanced Fund** is designed on one of the world's largest and oldest multi-asset strategies[3] aiming to offer long-term, prudent exposure to the US economy to the needs and the preferences of UniCredit Group clients. Allocation between equity and fixed income will vary depending on the convictions of individual portfolio managers, but on average the 85% of the portfolio is invested in quality income-paying[4] US equities and bonds[5], that combine to potentially deliver capital appreciation and downside resilience. This portfolio was designed in reference to a 45 year old strategy that has only experienced five calendar years of negative returns over its lifetime, and navigated across multiple market events such as the Tech Bubble Burst in 2000, Global Financial Crisis in 2008, and COVID-19 pandemic.[6]

2. HOW DO YOU BUILD THE PORTFOLIO?

- The strategy seeks to deliver on all three objectives: conservation of capital, current income and long-term growth of capital and income, over a full market cycle using a multi-asset portfolio.
- The equity portfolio focuses on blue-chip, dividend-paying companies, but with flexibility for more growth-oriented, non-dividend-payers. We look for quality companies that can successfully navigate market volatility, including higher inflation and interest rate environments. The bond portfolio primarily aims to offset equity volatility, with income secondary, and avoids buying high-yield bonds.
- Our approach seeks the opportunities of both worlds: the high conviction of individual managers and the diversification of a team. It brings together all of Capital Group's extensive equity and fixed income research management capabilities together in one portfolio[3]. The blend of managers is designed to lower volatility while striving for consistently positive long-term returns.

3. HOW DOES THE SELECTION PROCESS WORK?

- Our research efforts draw on the insights of experienced analysts, many of whom have observed companies and industries through multiple cycles. Our investment analysts not only provide investment ideas to portfolio managers but are also able to act on the courage of their convictions by managing a portion of the portfolio via the research portfolio. Our on-the-ground research is combined with comprehensive macro analysis, with equity and fixed income analysts working together to pool resources.
- Our research team includes a group of macro and quantitative analysts who provide information and insights into global and regional macroeconomics and market conditions across asset classes. These views are communicated to portfolio managers to help them in their decision-making process.

4. WHAT IS THE INVESTMENT PROCESS?

- In my role as Principal Investment Officer, I lead asset allocation discussions among the portfolio managers and am reponsible for the risk of the overall portfolio.
- We apply a long-term perspective when selecting securities and determining asset allocation in line with our investment objectives.
- Equity allocation is typically 60 – 65% of the portfolio but – according to the Portfolio Manager's convinction – the strategy can vary from the 50% to 75% respectively. The fixed income allocation acts as a diversifier to equities during market volatility while contributing to the overall objectives on its own.

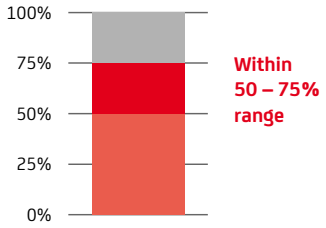
[3]Past performance does not predict future returns Source: capitalgroup.com. The fund Capital Group American Balanced Strategy was born in 1975 with USD 532 billion in multi-asset strategies.
[4]Growth-oriented and dividend-paying stocks
[5]Source: Prospectus, In general, the Sub-Fund will seek to invest at least: 50% of its net assets in equities; and 25% of its net assets in debt securities. The Sub-Fund may invest up to 20% of its assets in securities of issuers domiciled outside the United States which may include up to 5% in emerging markets.
[6]As at 31 December 2023. Before fees in USD terms. Refers to the Capital Group American Balanced Composite (defined as a single group of discretionary portfolios that collectively represent a particular investment strategy or objective). This is intended to illustrate our experience and capability in managing this strategy over the long term. Source: Capital Group

5. MODEL ALLOCATION

The portfolio manager team seeks to invest in attractively valued stocks of companies and primarily investment-grade bonds (which have a credit rating of BBB- / Baa3 or better), with the flexibility to invest up to 20%[7] of the strategy's assets outside the US (which include up to 5% in emerging markets such as Hong-King Stock and China Bond) where interesting opportunities may exist.

A RESEARCH-DRIVEN MULTI-ASSET PORTFOLIO FOR INVESTORS SEEKING GROWTH WITH CONSERVATION OF CAPITAL AND INCOME

Equity allocation
Focus on capital growth and income

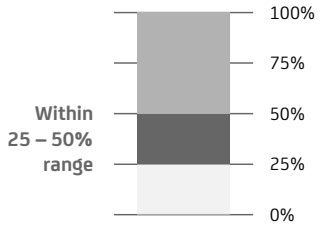


Flexible exposure to growth-oriented and dividend-paying stocks

Individual managers combine bottom-up security analysis with top-down macro insights

Allocation between equity and fixed income will vary depending on the convictions of individual portfolio managers

Fixed income allocation
Focus on conservation of capital and income



Generally invests in investment grade bonds to provide diversification from equities

Fixed income allocation includes money market instruments

PROFILE OF POTENTIAL INVESTORS

- An investment in this Sub-Fund is designed for investors with a medium to long-term investment horizon who want to access the US equity and bond markets, and who seek growth with conservation of capital and income.
- The investor must be prepared to accept an increased level of volatility and potentially high capital losses in order to achieve above-average potential investment returns.
- Capital Group manages equity assets through three investment groups. These groups make investment and proxy voting decisions independently. Fixed income investment professionals provide fixed income research and investment management across the Capital organisation; however, for securities with equity characteristics, they act solely on behalf of one of the three equity investment groups.

FUND DATA

Fund	onemarkets Capital Group US Balanced Fund			
Fund Category	Multi-Asset			
Share Classes	C	CD	C-USD	CD-USD
ISIN	LU2673945718	LU2673945635	LU2673945809	LU2673945981
SRI*	3 – The risk indicator assumes you keep the product for 4 years.			
Minimum investment	EUR 100		USD 100	USD 100
Payment Currency / Fund Currency	EUR / EUR		USD / EUR	USD / EUR
One-off costs upon entry or exit**				
Entry costs	Up to 3.50%	Up to 3.50%	Up to 3.50%	Up to 3.50%
Exit costs	0.00%	0.00%	0.00%	0.00%
Ongoing costs taken each year**				
Management fees and other administrative or operating costs	2.17%	2.17%	2.18%	2.18%
Transaction costs	0.21%	0.21%	0.21%	0.21%
Dist / ACC	accumulating	distributing	accumulating	distributing
SFDR Classification***	Article 6			
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.

[7]Which may include up to 5% in emerging markets

***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.

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.
- 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.

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.
- 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.
- 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.

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 Capital Group US 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/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