Scanning the markets
for your investments

onemarkets
Fidelity World Equity Income Fund

a Sub-Fund of onemarkets Fund

GLOBAL EQUITY OPPORTUNITIES

- SEEKS TO ACHIEVE A POSITIVE RETURN IN A LONG-TERM HORIZON[1]: Global equities remain attractive on a long-term basis[2]. In addition, thanks to low evaluations of stocks the current scenario offers buy opportunities to fundamental investors, i.e., investors who consider the broad and overall economic, political and interest rates scenarios. By investing in a portfolio of securities globally, the strategy may also be exposed to countries considered emerging markets.
- A GLOBAL strategy allows to potentially have a DEFENSIVE AND QUALITY-ORIENTED PORTFOLIO, i.e., by selecting holdings in companies with historically stable earnings, strong balance sheets, (pricing power and with high cash-flow[3] generation / high dividend yield).
- WIDER SELECTION: Investing in international markets generally offers a broader variety of income sources when compared to investing solely in regional stocks.
- MITIGATION OF RISK: Historical data[4] suggest that investing in global equities along with local market exposure mitigates risks as drawdowns are usually lower for a globally diversified portfolio vs. a portfolio investing only regionally.

INVESTMENT STRATEGY OBJECTIVE

- onemarkets Fidelity World Equity Income Fund aims to provide income and long-term capital growth from a portfolio primarily made up of equity securities issued by companies throughout the world.
- ACTIVELY MANAGED PORTFOLIO: selection of quality companies with historically stable earnings, strong balance sheets and reasonable valuations.
- FOCUS ON DIVIDEND GROWTH to preserve or increase the purchasing power in periods of rising inflation.
- onemarkets Fidelity World Equity Income Fund qualifies as a financial product under Art. 8 of SFDR and promotes environmental or social characteristics.

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[5] 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 Fidelity World Equity Income Fund is a Sub-Fund of onemarkets Fund managed by UniCredit Invest Lux S.A. onemarkets Fund is the UniCredit UCITS[6]-Umbrella fund platform. The portfolio is managed by Fidelity International Ltd, which will act as the investment manager of the fund.

[1]It cannot be assured that the investment policy will achieve the investment objective.
[2]Source: Fidelity International, Jefferies, FactSet, February 2024.
[3]Cash flow is the net cash and cash equivalents transferred in and out of a company.
[4]Source: Fidelity International, February 2024.
[5]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.
[6]Undertakings for Collective Investment in Transferable Securities ("UCITS").

Distribution in Greece exclusively via Alpha Bank

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onemarkets by UniCredit

INTERVIEW WITH THE PORTFOLIO MANAGER

ADITYA SHIVRAM

- Equity Portfolio Manager
- Headquarter: London
- Joined Fidelity in 2003

onemarkets Fund
in cooperation with
Fidelity INTERNATIONAL

1. WHAT MAKES THIS FUND UNIQUE?

- This is a dividend-based equity strategy that aims to potentially outperform across a full market cycle, while containing volatility[7] compared to the global equity market.
- The global exposure and the bias for high quality companies offers a diversified[8] and defensive portfolio.
- We aim to hold quality companies with historically stable earnings, strong balance sheets, and reasonable valuations that can help provide our investors with an attractive dividend-based total return[9].
- The low level of holding turnover that features the strategy allows the management team to maintain significant and continuous engagement with the companies in the portfolio over time.

2. HOW IS THE PORTFOLIO BUILT?

- The Sub-Fund aims to provide long-term income and capital growth through a portfolio composed primarily of equity securities issued by companies around the world, while containing volatility relative to the global equity market. By investing in a portfolio of securities globally, the strategy may also be exposed to countries considered emerging markets.
- The portfolio is actively managed. Our approach is based on selecting holdings in quality companies with historically stable earnings, strong balance sheets and reasonable valuations that can help provide our investors with an attractive dividend-based total return.
- The Fund's reference benchmark is the MSCI ACWI Index (the "Index") which is representative of the investment universe of the Fund and it is therefore an appropriate performance comparator. The Investment Manager has a wide range of discretion relative to the Index.[10]
- The result is an equity strategy of 40 – 50 quality holdings, selected with a high conviction approach, unconstrained to the reference index.

3. HOW DOES THE SELECTION PROCESS WORK?

- The portfolio manager follows a bottom-up[11] approach aiming to identify quality companies at reasonable valuations and offering potentially attractive dividends over the long term. The low level of holding turnover that features the strategy allows the management team to maintain significant and continuous engagement with the companies in the portfolio over time.

4. HOW IS THE INVESTMENT PROCESS?

- The portfolio manager benefits from proprietary analysis and research thanks to the presence of more than 400 investment professionals and analysts globally[12].
- The integration of Fidelity's proprietary fundamental and sustainability ratings and low portfolio turnover allows for active and ongoing collaboration with the companies in the portfolio.
- The result is a portfolio of companies with business models that can demonstrate strong ESG characteristics and with which there is ongoing engagement (using one's shareholder power to influence corporate behaviour through direct dialogue with company management toward sustainable practices). A minimum of 75% of the Sub-Fund's net assets are invested in securities deemed to maintain ESG characteristics.[13]
- The potential risk is managed at the individual securities level by constantly monitoring three key elements: the business model of the companies we select; financial risk, verifying that the companies we own have a level of debt appropriate to their business model and valuations.

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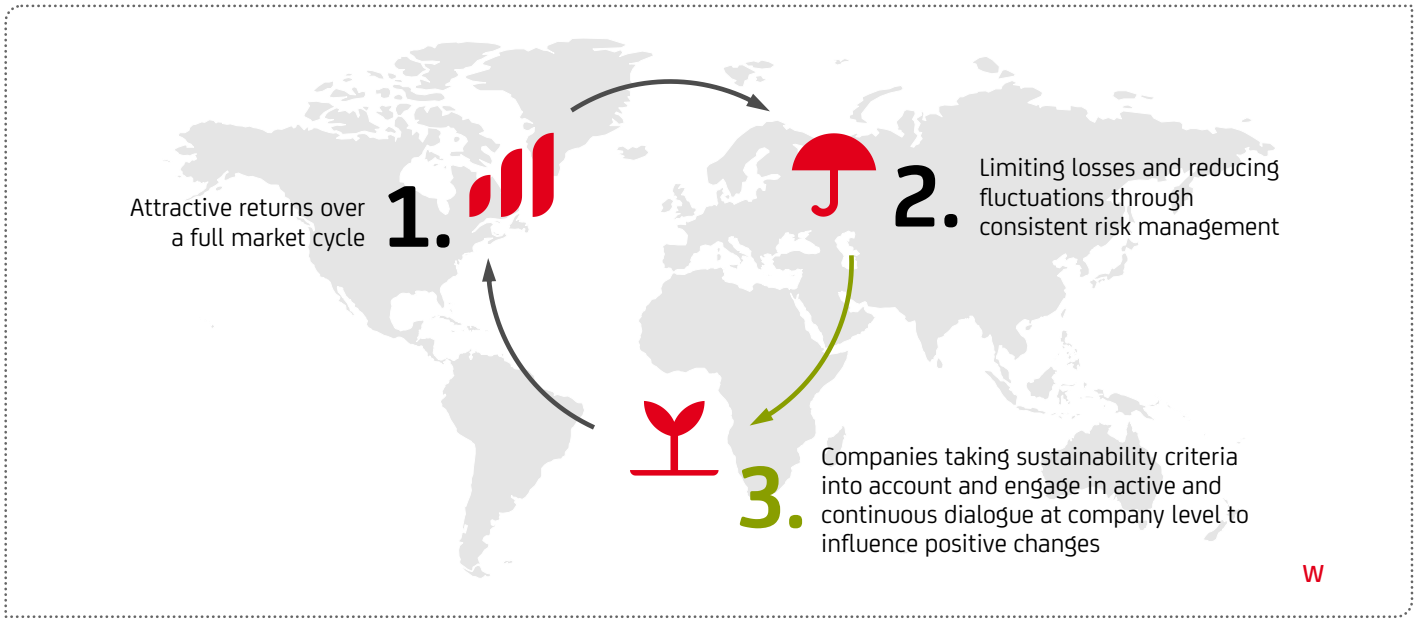
[7]Measure of the percentage change in the price of a financial instrument over time.
[8]Diversification does not guarantee a profit or protect against a loss.
[9]The metric that represents all returns on an investment, including capital gains and other financial rewards.
[10]The Index is not used by the Fund as a benchmark under the Benchmark Regulation since the Index is not used for the purpose of tracking the return of the Index or defining the asset allocation of the Sub-Fund's portfolio or computing the performance fee. While the Sub-Fund will hold assets that are components of the Index, it may also invest in companies, countries or sectors that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities.
[11]A Bottom-up approach in investing focuses its analysis on specific characteristics and micro attributes of an individual stock. Concentration is on business-by-business or sector-by-sector fundamentals.
[12]Source: Fidelity International, 31 December 2023.
[13]The decision to invest in the Fund should take into account all the characteristics or objectives as described in its prospectus and KID. 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

5. THE INVESTMENT PROCESS



PROFILE OF POTENTIAL INVESTORS

- An investment in this Sub-Fund is intended for investors who are able to evaluate the risks and economic value of the investment.
- The investor must be willing to accept high volatility and potentially high capital losses in order to obtain above-average potential investment performance.
- The Sub-Fund is intended for investors with a medium to long-term investment horizon.

FUND DATA

Fund Type	**onemarkets Fidelity World Equity Income Fund**	
Fund Category	Global Equity	
Share Classes	C	CD
ISIN	LU2503841905	LU2503841814
SRI*	3 – The risk indicator assumes you keep the product for 4 years.	
Minimum investment	100 Euro	
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	2.37 %	2.37 %
Transaction costs	0.04 %	0.04 %
Dist / ACC	accumulating	distributing
SFDR Classification***	Article 8	
Benchmark	MSCI All Country World Index	

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.

IMPORTANT INFORMATION

CHANCES

- 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 in equity market growth in the long-term horizon.
- Active management is an approach to investing. In an actively managed portfolio of investments, 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

- 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.
- 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 Fidelity World Equity 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