Scanning the markets
for your investments

onemarkets
J.P. Morgan US Equities Fund

a Sub-Fund of onemarkets Fund

"ASSET CLASS" CHARACTERISTICS

- Sustainability is a mindset and not something achieved by accident. Only by embedding long-term considerations of environmental, social and governance aspects into their corporate strategy will companies be able to improve financial performance, to create enduring value for shareholders.
- Investing for the long-term is a differentiator. Focusing on above average growth over long periods gives far larger and consistent potential outcomes than looking for an increase in valuations over shorter time periods.
- Through the volatility, the portfolio managers continue to focus on stocks in which they have deep convictions on the growth possibilities and take advantage of market displacements for compelling stock selection opportunities.
- The US equity market has by far the biggest capitalisation worldwide, thus offering investors the opportunity to invest in the largest number of leading and highly innovative companies in their sectors and to reach a portfolio diversification. In addition, it offers the greater liquidity, i.e., the ability to be sold in the market, and transparency.

INVESTMENT STRATEGY OBJECTIVE

- The fund seeks to provide long-term capital growth by investing primarily in US companies with positive Environmental / Social characteristics or US companies that demonstrate improving Environmental / Social characteristics. Companies with positive E / S characteristics are those that the Investment Manager believes to have effective governance and superior management of environmental and social issues (Sustainable Characteristics).
- J.P. Morgan Asset Management incorporates ESG factors in research and decision-making across all active investment processes with a single objective: to deliver stronger risk-adjusted returns, enabling investors to pursue their financial goals while promoting environmental and / or social characteristics.

For further details on the investment policy, please refer to the prospectus and the KID. The decision to invest in **onemarkets J.P. Morgan US Equity Fund** should take into account all the characteristics or objectives of the promoted fund as described in its prospectus.

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 J.P. Morgan US Equities 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. J.P. Morgan Asset Management (UK) Limited acts as the Investment Manager and will sub-delegate Investment activities to J.P. Morgan Investment Management Inc.

[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.

RISKS

- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- In periods of market instability the Fund may be required to realise assets at a price that does not reflect their intrinsic value.
- To the extent that the Sub-Fund invests a large portion of its assets in a limited number of industries, sectors, or issuers, or within a limited geographical area, it can be riskier than a fund that invests more broadly.
- 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.
- The integration in the investment process of ESG and sustainability factors with wider monitoring and engagement activities, may have a negative impact on the value of investments and, therefore, on returns.

INTERVIEW WITH THE PORTFOLIO MANAGEMENT

DAVID SMALL

- Managing Director
- Director of U.S. Equity Research
- 22/18*

DANIELLE HINES

- Executive Director
- Associate Director of U.S. Equity Research
- 14/14*

onemarkets Fund
in cooperation with
J.P.Morgan
ASSET MANAGEMENT

*Years of experience: Industry / firm

1. WHAT MAKES THIS FUND UNIQUE?

- **A dedicated ESG approach to select the companies inserted in the portfolio:** The fund selects companies with positive or improving environmental and social characteristics, seeking to invest in companies that have a broad range of environmental and or social characteristics, with effective governance, superior management of environmental and social issues, and a durable economic model.
- **Proven investment approach:** Our experienced, stable team uses both an approach focused on analysing individual stocks and de-emphasises the significance of macroeconomic and market cycles (bottom-up) both a high conviction stock picking to finding the best investment ideas. The Fund aims at searching for stocks currently trading at prices higher or lower than their real value, leveraging on our successful analyst team established in the late 1980s. Our long tradition of fundamental research has served our clients well for decades.
- **Extensive research capabilities:** The cornerstone of our approach to equity investing is our dedication to in-house research. We believe our competitive advantage lies in the firm's ability to count on a Sustainable Investing Team. ESG ratings from third-party providers remain inconsistent, meaning in-house research is essential. The fund draws on the fundamental insight of over 20 US equity career analysts, supported by the breadth and depth of J.P. Morgan's global research platform.

2. HOW DO YOU BUILD THE PORTFOLIO?

The fund seeks to build a selected portfolio through a four-step process.

1. **Exclude unsustainable industries** that deems to be in severe violation of the UN Global Compact or generate revenue from the production of Controversial Weapons, White Phosphorus or nuclear weapon.
2. **Apply maximum revenue / production percentage thresholds** to conventional weapon, tobacco or thermal coal.
3. We invest in **companies** identified by our analysts as demonstrating **improving sustainability characteristics,** based on our ESG checklist.
4. **Engage with companies:** We use active engagement to understand how companies approach ESG issues, to influence behaviour and to encourage best practice.

3. HOW DOES THE SELECTION PROCESS WORK?

Our philosophy is implemented through a unique and robust investment process which has been in place for over three decades:

- **Fundamental research:** We create an informational advantage through the proprietary fundamental research of our team of U.S. industry analysts and a global network of research analysts that extends our method of informational advantages to determine the true value or "fair market" of a security.
- **Valuation process:** Proprietary long-term earnings, cash flows and growth rate estimates.

and finally

- **Portfolio construction:** The portfolio managers and the analysts work together to select the most attractive risk / reward stocks and put together a well-balanced portfolio of the analysts' best ideas of companies which are the attractive from a sustainability research point and also attractively valued.

4. HOW IS THE INVESTMENT PROCESS?

- The Fund starts with an exclusionary framework. A near-100 question ESG checklist is completed for every company we cover, with the primary goal of assessing the economics, duration and governance of the company. (The fund is an art. 8 under SFDR[3]).
- We believe that by embedding long-term considerations of environmental, social and governance issues into their corporate strategy will enable companies to maximise financial performance to create enduring value for shareholders.

5. FUND STRATEGY

- The Fund is managed as a high conviction, long-term strategy, with active position sizes driven by conviction. The approach to portfolio construction is primarily bottom-up (approach focused on analysing individual stocks and de-emphasises the significance of macroeconomic and market cycles reflecting that the majority of our highest conviction ideas are found at the stock level.

For illustrative purposes only.

PROFILE OF POTENTIAL INVESTORS

- An investment in this Sub-Fund is thought for investors who are able to appraise the risks and economic value of the investment.
- The investor must be prepared to accept a significant volatility and potentially high capital losses in order to achieve high potential returns.
- The Sub-Fund is intended for investors with a long-term investment horizon.

FUND DATA

Fund Name	onemarkets J.P. Morgan US Equities Fund	
Fund Category	Equity	
Share Classes	C	C-USD
ISIN	LU2595018065	LU2693801016
SRI*	4 – The risk indicator assumes you keep the product for 5 years.	
Minimum investment	100 EUR	100 USD
Payment Currency / Fund Currency	EUR	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	2.50%	2.50%
Transaction costs	0.08%	0.08%
Dist / ACC	accumulating	accumulating
SFDR Classification***	Article 8	
Benchmark	no	

Status of 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.

[3]SFDR – 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

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 J.P. Morgan US Equities 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