Scanning the markets
for your investments

onemarkets
Pictet Global Opportunities Allocation Fund

a Sub-Fund of onemarkets Fund

"ASSET CLASS" CHARACTERISTICS

- **Balanced strategy:** Investing with a diversified portfolio approach in equities and bonds could mitigate the investment risks, reduce the need to invest in different specialised funds, and allow to achieve a proper asset allocation chosen by a single portfolio manager, who will have the full responsibility to allocate the investments (single money management)
- **Diversification.** Pictet's equity allocation follows long-trend investment themes, as a primary source of return, and is coupled with complementary and diversified sources of return.
- **Tailor-made product with a unique proposition.** The strategy leverages on Pictet's expertise managing a tailor-made solution for UniCredit clients.

INVESTMENT STRATEGY OBJECTIVE

- **onemarkets Pictet Global Opportunities Allocation Fund** is an actively managed balanced portfolio without a reference benchmark. Its investment objective is to achieve medium-term capital growth.
- The strategy mainly invests in global equities and high quality fixed-income bonds.
- The Sub-fund promotes environmental and social characteristics. The investment process integrates ESG (environmental, sustainability and corporate governance) factors based on proprietary and third-party research to evaluate investment risks and opportunities.

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 Pictet Global Opportunities Allocation 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 Pictet Asset Management SA (Pictet). Pictet Asset Management SA (Pictet) will act as the Investment Advisor.

[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 PORTFOLIO MANAGERS

PHILIPPE POL
- Head of Multi Asset Solutions
- 39 years of experience

CYRIL CAMILLERI
- Senior Investment Manager
- 19 years of experience

onemarkets Fund
in cooperation with
PICTET 1805 Asset Management

1. WHAT MAKES THIS FUND UNIQUE?

- **Pictet's best expertise in a single strategy.** The fund combines some of the most established investment approaches of Pictet Asset Management in order provide an efficient solution for stable long-term capital appreciation.
- **Complementary sources of return.** Within a single strategy, and using Pictet's multi-asset and risk-aware framework, the fund invests in different and complementary sources of return that range from fixed income instruments to thematic equities where the team invests:
  - in companies that could benefit from long-term structural growth drivers, such as climate change, digitalization and demographic growth and
  - in defensive equities selected through an analysis of the companies.
- **Risk mitigation through diversification and flexible asset allocation.** Especially in this market environment, the portfolio manager believes it is crucial to have the ability to move quickly among asset classes to take advantage of opportunities as they arise.

2. HOW IS THE PORTFOLIO BUILT?

- onemarkets Pictet Global Opportunities Allocation Fund aims to combine in a single solution the expertise of Pictet in terms of investment approaches, asset allocation and risk management.
- The portfolio construction aims to achieve a proper and risk-aware asset allocation for long-term stable capital growth. ESG factors are integrated to evaluate investment risks and opportunities (the fund is classified as Art. 8 under SFDR[3]).
- onemarkets Pictet Global Opportunities Allocation Fund promotes enviromental or social characteristics that are:
  - **Best-in-class:** The fund seeks to invest in securities of issuers with low sustainability risks.
  - **Norms- and values-based:** The fund excludes issuers that are in severe breach of international norms.
  - **Active ownership:** The fund methodically exercises its voting rights. The fund may also engage with the management of companies on material ESG issues and may discontinue investment if progress proves unsatisfactory.

3. HOW DOES THE SELECTION PROCESS WORK?

- The selection process utilises the estabilished skills of Pictet Asset Management in managing balanced and multi asset portfolios, characterised by a strong emphasis on downside risk[4] management and a dynamic approach to asset allocation.
- While investment ideas are a resultant of both **top-down[5] and bottom-up[6]** considerations, the overall asset allocation is predominantly informed by Pictet's Strategic Unit and driven by the top-down view of the investment team.

4. HOW IS THE INVESTMENT PROCESS?

- The investment process of the strategy allows us to evaluate the attractiveness of the various asset classes and investment approaches, as well as to calibrate risk, according to the different phases of the market cycles.
- The strategic allocation to equities is 60%. The asset allocation of the portfolio can vary according to the investment team's view.

[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

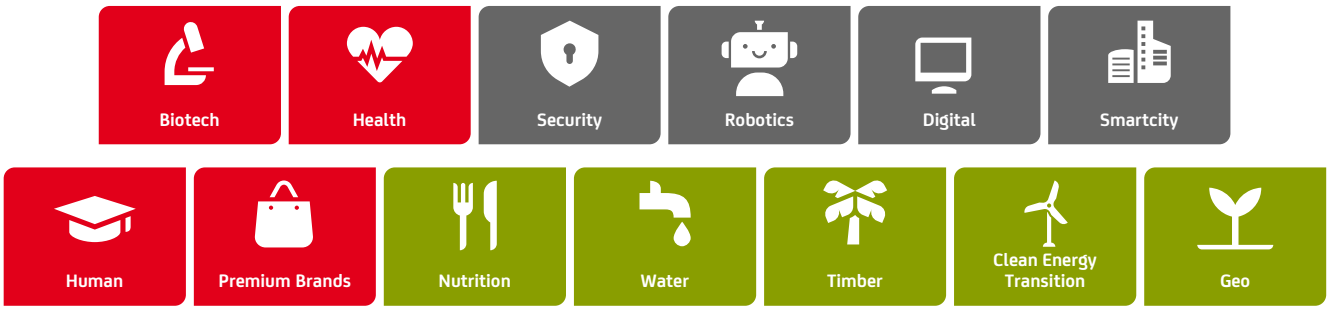
[4]Downside risk is an estimation of a security's potential loss in value if market conditions precipitate a decline in that security's price. Depending on the measure used, downside risk explains a worst-case scenario for an investment and indicates how much the investor stands to lose.

[5]Top-down investing is an investment analysis approach that focuses on the macro factors of the economy, such as GDP, employment, taxation, interest rates, etc. before examining micro factors such as specific sectors or companies.

[6]Bottom-up investing is an investment approach that focuses on analysing individual stocks and de-emphasises the significance of macroeconomic and market cycles. Bottom-up investors focus on a specific company and its fundamentals, whereas top-down investors focus on the industry and economy.

5. THE THEMATIC EQUITY ALLOCATION

PICTET IS RECOGNISED AS A WORLD LEADER IN INVESTMENTS RELATED TO THE CONCEPT OF MEGATRENDS AND, SINCE THE 1990S, IT HAS BUILT THE MOST IMPORTANT THEMATIC RANGE WITHIN THE FINANCIAL LANDSCAPE.



Source: Pictet Asset Management, April 2023

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 increased volatility, which represents greater fluctuations in price, and potentially high capital losses in order to achieve potential above-average returns.
- The Sub-Fund is intended for investors with a medium to long-term investment horizon.

FUND DATA

Fund	onemarkets Pictet Global Opportunities Allocation				
Fund Category	Multi Asset				
Share Classes	C	CHP	CD	D	DHP
ISIN	LU2595023222	LU3201288209	LU2595016879	2595010161	LU3201288464
WKN	A3D9BL	A41MVB	A3D9BM	A3D9BV	A41MVD
SRI*	3 – The risk indicator assumes you keep the product for 4 years.				
Minimum investment	100 Euro				
Currency	EUR				
Entry costs**	Up to 3.50%	Up to 3.50%	Up to 3.50%	0.00%	0.00%
Exit costs**	0.00 %				
Management fees and other administrative or operating costs**	2.22%	2.19%	2.22%	1.00%	1.00%
Transaction costs	0.09%				
Dist / ACC	accumulating	accumulating	distributing	accumulating	accumulating
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.

IMPORTANT INFORMATION

CHANCES

- 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 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 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

- 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.
- 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.
- 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 Pictet Global Opportunities Allocation 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