Scanning the markets
for your investments

onemarkets
Pictet Thematic Intelligence Fund

a Sub-Fund of onemarkets Fund

"ASSET CLASS" CHARACTERISTICS

- Thematic Global Equity Focus: Leveraging Pictet's pioneering expertise in thematic investing, the fund invests in equities, focusing on firms, sectors, and industries that are driving major global changes. As such, the Fund offers exposure to long-term structural growth drivers.
- Long-Term Value Creation: The strategy is grounded in the conviction that companies driven by innovation and strong competitive positioning will achieve superior long-term returns.
- Rigorous investment selection: The strategy evaluates companies using a rigorous analytical framework, favouring companies with robust financial health and attractive valuations, and helping to navigate changing macroeconomic conditions.

INVESTMENT STRATEGY

- **onemarkets Pictet Thematic Intelligence Fund** is an actively managed equity, long-only global approach that seeks to outperform the MSCI WORLD AC ex Financials Index EUR while maintaining lower risk and drawdowns. The Fund is actively managed with no Benchmark under the Benchmark regulation.
- The portfolio includes around 100 – 130 companies with a strong focus on a developed Markets. (Emerging Markets exposure max. 20%).[1]
- Utilising the scalability and rigour of quantitative investment tools, further enhanced by fundamental oversight, the strategy aims to provide investors with stable equity returns, carefully managing the risk.
- The Sub-Fund may invest without limitation in instruments denominated in currencies other than the reference currency. Systematic currency hedging is not provided.
- Sustainability and ESG Integration[2]: the fund qualifies as a financial product under Art. 8 (1) of SFDR., promoting environmental and social characteristics (using for the purpose a minimum of 90% of securities and instruments). It excludes investments in issuers involved in harmful activities to society and / or the environment, ensuring at least 50% of investments are sustainable.

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

Distribution in Greece exclusively via Alpha Bank

ALPHA BANK

[1]The number of the stocks is given for indicative purpose only, may change without prior notice
[2]Please refer to https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html to know the ESG Sustainability-related disclosures

UniCredit Invest Lux S.A.

onemarkets by UniCredit

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 Pictet Thematic Intelligence 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 Pictet Asset Management SA (Pictet), which will act as the Investment Advisor.

RISKS

- Equity price may fluctuate significantly as they depend on general economic and political circumstances. Equities of small and mid-size companies can be more volatile than equities of larger companies.
- To the extent that **onemarkets Pictet Thematic Intelligence 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.
- **onemarkets Pictet Thematic Intelligence Fund** may invest in instruments, such as derivatives, that might not fulfill their obligations in the future, exposing the fund to financial losses in the process.
- 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.

INTERVIEW WITH THE PORTFOLIO MANAGER

CYRIL CAMILLERI

- Senior Investment Manager
- 20+ years of experience

REMY COTTET

- Senior Investment Manager
- 20+ years of experience

onemarkets Fund
in cooperation with
PICTET 1805 Asset Management

1. WHAT MAKES THIS FUND UNIQUE?

- **Pictet's thematic equity expertise.** This fund leverages Pictet's pioneering approach to thematic investing, focusing on companies that are critical to global progress and innovation. By targeting long-term structural growth drivers ("megatrends"), it positions investors to benefit from transformative changes across industries.
- **Scientific rigour.** The fund rigorously evaluates companies based on 4Ps: profitability, prudence, price, and protection. This analytical framework has been developed with scientific rigour and successfully applied and improved over many years. It ensures a portfolio of high-quality, resilient firms with strong potential for sustainable value creation.
- **Pursuit of outperformance with reduced risk and drawdowns,** thanks to the unique combination of fundamental convictions from thematic expertise and quantitative portfolio management.
- **Sustainability commitment.** This commitment ensures that the portfolio promotes positive societal and environmental i while seeking superior returns.

2. HOW IS THE PORTFOLIO BUILT?

- The investment universe of **onemarkets Pictet Thematic Intelligence Fund** is composed of companies part of Pictet's investment universe (see Thematic allocation below).
- Portfolio construction starts with our thematic equity investment teams. Each of the teams specialises in a well-defined theme such as Biotech, Clean Energy Transition, Digital, Robotics or Water. They have deep expertise in their field and collaborate with external advisory boards composed of academics and industry experts. This makes them best positioned to identify companies that are likely to benefit from the megatrends shaping our society.
- Each of the companies is analysed in detail and selected based on its potential in relation to the underlying megatrends. It means that our investment managers have the freedom to pursue the opportunities they identify and are not, for example, constrained by a benchmark.
- With this process, we identify 500+ companies that our managers see investment opportunities in. These companies also respect sustainability criteria as the fund promotes environmental and / or social characteristics.
- The Sub-Fund may use strategies to hedge currency risks in relation to currencies different from EUR.

[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)

3. HOW DOES THE SELECTION PROCESS WORK?

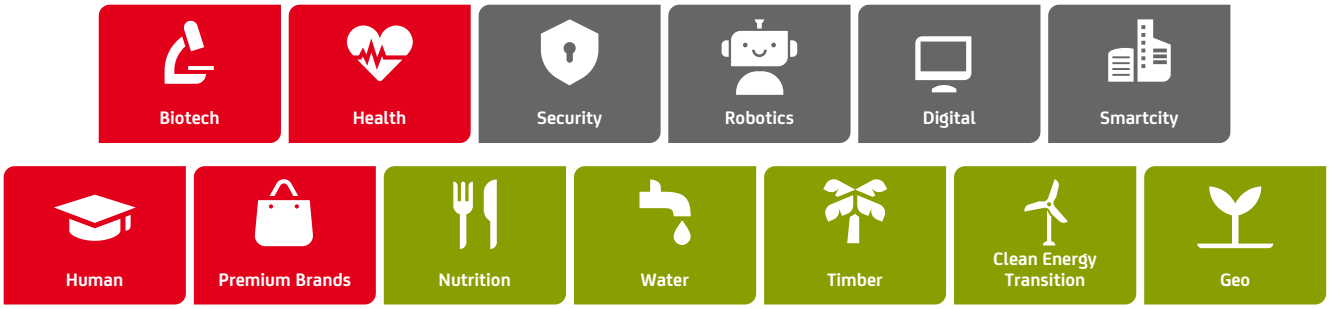
- The selection process starts with the list of potential companies and is guided by the 4P model, which stands for Profitability, Prudence, Price, and Protection. The investment universe is evaluated daily according to these criteria helping us to rank candidate companies and select investments with precision and discipline.
- The objective of the four pillars is to identify companies with robust business models. For example, we are convinced that profitable companies are likely to outperform loss-making companies (Profitability). We favour companies which demonstrate economic resilience and lower earnings risks (Protection). We prefer companies that are robust and financially stable as opposed to "lottery tickets" companies with high leverage or abrupt growth (Prudence). Finally, we seek companies that are attractively valued (Price).
- In summary, the purpose of these four investment principles expressed by our 4P framework is to navigate changing macroeconomic conditions and deliver superior investment returns across the cycle.
- The Investment Manager integrates ESG factors as a core element of its strategy and avoids negatively impact society or the environment. Specifically, the Fund excludes investments in issuers involved in: production of controversial weapons (e.g., anti-personnel mines, cluster munitions, biological and chemical weapons, nuclear weapons, depleted uranium); activities harmful to society or the environment (e.g., thermal coal, oil and gas production, nuclear power, conventional weapons, tobacco, adult entertainment, gambling, GMOs, pesticides); severe violations of international norms (e.g., UN Global Compact Principles, OECD Guidelines for Multinational Enterprises).

4. WHAT IS THE INVESTMENT PROCESS?

- The investment process is structured in a way to identify companies that could benefit from the megatrends shaping our society and then investing in them in a rigorous systematic way favouring companies with robust business models.

5. THE THEMATIC EQUITY ALLOCATION

PICTET IS RECOGNISED AS A PIONEER AND GLOBAL LEADER IN THEMATIC EQUITY INVESTMENTS AND, SINCE THE 1990S, HAS BUILT THE MOST IMPORTANT THEMATIC EQUITY RANGE WITHIN THE FINANCIAL LANDSCAPE



Source: Pictet Asset Management, 2025. The thematic allocation is given FOR INDICATIVE PURPOSE ONLY, IT MAY CHANGE WITHOUT PRIOR NOTICE

PROFILE OF POTENTIAL INVESTORS

- This share class is open for retail 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 a significant volatility of the Sub-Fund and potentially high capital losses in order to achieve high potential investment performances. The Sub-Fund is intended for investors with a medium to long-term investment horizon.

GLOSSARY OF TECHNICAL TERMS

- **Long-only:** long-only strategy buys securities to earn a profit when they increase in price, and it does not bet against securities by borrowing to sell them in advance
- **Drawdown:** This is an indicator that provides information on investment performance. The drawdown reflects the reduction of invested capital and can be calculated in absolute or in percentage terms. In essence it is the widest fluctuation between a peak and its subsequent trough reached at a given time of the life of an investment, giving an insight into the manager's strategy.
- **Developed markets** are countries that are most progressed in terms of their economy and capital markets.
- **Emerging Markets:** Emerging markets are economies characterised by rapid economic growth and increasing industrial activity, but which have not yet reached the level of development and stability of industrialised countries.
- **SFDR:** Sustainable Finance Disclosure Regulation: Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability-related disclosures in the financial services sector
- **SRI:** Summary Risk Indicator – standardised risk indicator that takes into account both the volatility of a financial instrument (market risk) and the issuer's creditworthiness (credit risk).

FUND DATA

Fund Type	onemarkets Pictet Thematic Intelligence Fund	
Fund Category	Equity Fund	
Share Classes	C	C-USD
ISIN	LU3046613645	LU3046613728
SRI*	4 – The risk indicator assumes you keep the product for 5 years.	
Minimum investment	EUR 100	USD 100
Payment Currency / Fund Currency	EUR	USD / EUR
One-off costs upon entry or exit**		
Entry costs	3.50%	3.50%
Exit costs	0.00%	0.00%
Ongoing costs taken each year**		
Management fees and other administrative or operating costs	2.71%	2.71%
Transaction costs	0.04%	0.04%
Dist / ACC	accumulating	accumulating
SFDR Classification***	Article 8	
Benchmark	No	

Last Update: 18.03.2026

*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

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 Thematic Intelligence 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