Scanning the markets
for your investments

onemarkets
PIMCO Global Balanced Allocation Fund

a Sub-Fund of onemarkets Fund

"ASSET CLASS" CHARACTERISTICS

- **Diversified[1] asset mix:** Balanced Funds aim to mitigate risks by diversifying across many different companies and in both equities as well as bonds.
- **Diverse sources of value:** While equity contributes potentially to higher returns for the portfolio, bonds help to have a long-term capital preservation and potentially contain volatility of the portfolio.

INVESTING IN BALANCED FUND

- The Fund aims to maximise total return through a prudent investment management approach that emphasises capital preservation by investing in a multi-asset portfolio consisting primarily of equities, nominal bonds and inflation-linked bonds.
- The fund is actively managed and does not use any index as a benchmark under the Benchmark Regulation.

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[2] 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 PIMCO Global Balanced Allocation Fund is a Sub-Fund of onemarkets Fund managed by UniCredit Invest Lux S.A. onemarkets Fund is the UniCredit UCITS[3]-Umbrella fund platform. The portfolio is managed by PIMCO Europe GmbH, which will act as the Investment Manager and will sub-delegate investment activities / portfolio management services to: Pacific Investment Management Company LLC and PIMCO Europe Ltd.

[1]Diversification does not guarantee a profit or protect against a loss.
[2]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.
[3]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 TO THE PORTFOLIOS MANAGERS

ERIN BROWNE

- Portfolio Manager
- Newport Beach
- 23 years of experience

EMMANUEL SHAREF

- Portfolio Manager
- Newport Beach
- 15 years of experience

onemarkets Fund
in cooperation with
PIMCO

1. WHAT MAKES THIS FUND UNIQUE?

- The fund allows to have a diversified and flexible exposure to a set of different global asset classes with the objective to help clients navigate the volatility arising from an investment to a specific portion of the markets. It can potentially be used as a core diversified multi-asset allocation. In addition, structural asset allocation to inflation-linked bonds works as hedge against inflation with low correlation to other asset classes. The Sub-Fund qualifies as a financial product under Art. 8 (1) of SFDR.

2. HOW IS THE PORTFOLIO BUILT?

- onemarkets PIMCO Global Balanced Allocation Fund's portfolio construction process revolves around the principle of diversification by utilising multiple sources of value add. PIMCO is committed to implement our approach by selecting from a broad universe that includes conventional fixed income sectors (both nominal and real rates) as well as equity.
- Portfolios are constructed such that each investment idea is ranked according to its opportunities to have upside and downside. Ultimately, the portfolio is a rank order weighting risk / reward potential, given the risk / return characteristics of the portfolio.
- Global multi-asset solution investing across a full spectrum of liquid asset classes with the potential for higher correlation to inflation given its exposure to inflation linked bonds.
- Under normal market circumstances, the aim is to invest an average of 15% to 55% of the Fund's net asset value in equities.

Investments in contingent convertible bonds will not exceed 20% of the Sub-Fund's net assets. The average portfolio duration varies between 1 to 7 years.

3. HOW DOES THE SELECTION PROCESS WORK?

- PIMCO's extensive analytical capabilities in determining the main allocation choices across various risk assets.
- The Fund promotes environmental characteristics by actively engaging with companies and issuers on material climate and biodiversity related matters, which may include encouraging companies to align to the Paris Agreement, adopt science-based targets for carbon emissions reduction and / or broadly advance their sustainability commitments.[4]

4. HOW IS THE INVESTMENT PROCESS?

- PIMCO seeks to identify favourable secular and cyclical trends, capitalising on relative value opportunities, and avoiding credit events. PIMCO's time-tested investment process includes both top-down (analysis approach that focuses on the macro factors of the economy and bottom-up (investment approach that focuses on analysing individual instruments and de-emphasises the significance of macroeconomic and market cycles) decision-making.
- PIMCO's top-down investment process is primarily qualitative and it is built on the PIMCO's judjement on interest rate, curve, and country and currency risk. Top-down considerations are mainly driven by PIMCO's Secular and Cyclical forums. Sector specialists are charged with determining relative value within their sectors and play a key role in security selection. An important resource for the sector specialists is PIMCO's staff of highly seasoned analysts who conduct independent security analysis. PIMCO also uses an extensive library of analytical tools to help quantify risks and relative value in different securities.
- The Fund harnesses a strong macro process to assess value across asset classes and tactically adjust risk across market cycles. It will vary the allocation to these assets classes based on interest rate forecasts, inflation rates and growth estimates worldwide.

[4]The fund promotes environmental or social characteristics but does not have as its objective a sustainable investment. The decision of the investor to invest in the promoted fund should take into account all the characteristics or objectives of the fund. Please refer to https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html to know the ESG: Sustainability-related disclosures.

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 an increased volatility and potentially high capital losses in order to achieve above-average potential investment performances.
- The Sub-Fund is intended for investors with a medium to long-term investment horizon.

FUND DATA

Fund Name	**onemarkets PIMCO Global Balanced Allocation**		
Fund Type	**Multi Asset**		
Share Classes	CHP	C	CD
ISIN	LU3201291419	LU2503835766	LU2503835840
SRI*	3 – The risk indicator assumes you keep the product for 4 years		
Minimum investment	100 EUR		
Currency	EUR		
One-off costs upon entry or exit**			
Entry costs	3.50%		
Exit costs	0.00%		
Ongoing costs taken each year**			
Management fees and other administrative or operating costs	2.05%	2.08%	2.08%
Transaction costs	0.15%		
Dist / ACC	accumulating	accumulating	distributing
SFDR Classification***	Art. 8		
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.

***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

- Convertible Contingent Bonds (Cocos) allow the Portfolio Manager to receive interest payments that are generally much higher than traditional bonds.
- 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 they can help generate positive income.
- AMS and MBS can have higher yield than traditional bonds and they have a relatively low correlation with corporate bonds or the stock market.
- 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, 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

- 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 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.
- Mortgage-Backed Securities (an investment that is a bundle of home loans and other real estate debt) and Asset-backed securities (investment that is collateralised by an underlying pool of assets), are usually issued in a number of different classes depending on the riskiness of the underlying assets assessed. The higher the risk contained in the class, the more the asset-backed security pays by way of income.
- 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 PIMCO Global Balanced 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