Scanning the markets
for your investments

onemarkets
UC Dynamic Global Allocation Fund

a Sub-Fund of onemarkets Fund

KEY CHARACTERISTICS OF THE ASSET CLASSES

- onemarkets UC Dynamic Global Allocation Fund investment focus is on global equities (at least 51% and up to 100%) selected based on a Growth approach. In addition to the classic financial analysis, the active investment selection process takes into account environmental and social characteristics as well as good corporate governance practices.
- Additionally, the fund draws from a universe of bonds from various issuers (governments and corporations) as well as financial instrument related to the value of gold. onemarkets UC Dynamic Global Allocation Fund does not invest directly in commodities.
  - The selection of the constituents is defined according to the market position of individual companies, their revenue and earnings growth.

INVESTMENT STRATEGY OBJECTIVE[1]

- The investment objective of the fund is to achieve a better performance in respect of a composite Benchmark taken as a starting point for investment decision (38.6% Equities Europe (MSCI Europe; 21.4% Equities North America (MSCI North America; 11.4% Equities Asia Pacific (MSCI Asia Pacific; 21.2% Europe iBoxx EUR Germany 1-10Y; 5.7% North America iBoxx USD Treasuries 1-10Y; 1.7% Gold Spot USD / t ounce).
- onemarkets UC Dynamic Global Allocation Fund will be at any time invested at least at 51% of its net assets in equities and equity-linked instruments, while up to 49% in fixed income securities. Exposure in Emerging Markets will not exceed 25%
- The Portfolio Manager may use financial derivative transactions (up to 15%) for the purposes of hedging, efficient portfolio management and to generate additional income. This may increase the risk of loss of the Sub-Fund, at least temporarily.
- The fund is actively managed without any reference to a Benchmark. The portfolio manager has a significant degree of freedom to outperform the market as a whole. The fund does not use any Index under the Benchmark regulation.
- In addition, the fund aims at capital growth over a medium- to long-term investment horizon.
  - onemarkets UC Dynamic Global Allocation Fund is a financial product under Art. 8 of SFDR[2]. The fund ensures that the selection of securities adheres to ESG criteria (ESG stands for Environment, Social, and Governance). minimum of 70% of the assets will be used to meet the promoted environmental or social characteristics.

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

[1]Investing in a fund means acquiring its units or shares, not its underlying assets
[2]There is no guarantee that ESG considerations will enhance a fund's investment strategy or performance. Information on sustainability-related aspects can be found at https://www.invest.unicredit.lu/gr/en/fund-platform/esg.htmls

Distribution in Greece exclusively via Alpha Bank

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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.

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 UC Dynamic Global Allocation 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 UniCredit International Bank Luxembourg S.A.. UniCredit International Bank Luxembourg S.A. will act as the Investment Advisor.

RISKS

- The Sub-Fund pursues a growth-oriented investment strategy. In order to take advantage of opportunities for higher investment returns, a higher risk exposure is unavoidable.
- The prices of the equity 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
- The value of investments in bonds and other debt securities or derivative instruments may rise or fall sharply as interest rates fluctuate.
- 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.
- Certain high-yielding bonds are very speculative and involve comparatively greater risks than higher quality securities. They also have a higher incidence of default and they are less liquid.
- Investing in emerging markets involves higher risk due to political and economical instability, weak regulatory frameworks, poor transparency and limited investor protections.
- Currency exchange rate fluctuation may impact the Sub-Fund's value, especially when assets are held in currencies different form its base currency. These risks can't always be hedged and may affect the NAV.
- Derivatives may be used in the fund for hedging or speculative purposes. The use of derivatives makes it possible to take on risk position in financial instruments that exceed the initial capital required to open such position (leverage effect). As a result, even relatively small change in market price has an amplifying impact (either as a gain or loss) on the managed portfolio, compared to the scenario where leverage is not used. The fund may suffer losses if third parties with whom the fund has entered into derivative transactions fail to meet their obligations.

THE PORTFOLIO MANAGER

- The Investment Manager of the Fund is UniCredit International Bank in Luxembourg that can also leverage on Group Investment Strategy experts based in Munich.
- The UniCredit Group Investment Strategy team, led by the HVB Chief Investment Officer, advices the general strategic direction for the fund and proposes specific fund allocations
- The fund itself is managed by the investment team at UniCredit International Bank in Luxembourg, taking into account the investment advice from the experts of UniCredit Group Investment Strategy based in Munich.

onemarkets Fund
UniCredit International Bank Luxembourg

1. WHAT MAKES THIS FUND UNIQUE?

- The Portfolio Manager can count on the UniCredit Group asset management capabilities especially relying on the German based team of Group Investment Strategy, an award-winning team based in Munich5.
- The portfolio Manager applied a "Quality Growth approach" combining a classic Growth approach with a selection of companies characterised by a strong market position within a sector or innovation leadership. Additionally, a low level of debt at the overall portfolio level is emphasised.
- Risk-aware selection process considering the "Best-in-Class" approach by ISS ESG. ISS ESG is the Responsible Investment division of Institutional Shareholder Services Inc., a sustainability-focused rating agency and a leading provider of ESG solutions.
- The asset allocation in this fund is addressed by decisions made by UniCredit Global Investment Committee, particularly the weighting of asset classes such as equities, fixed income, and alternative instruments like gold.

[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).
[5]https://www.hypovereinsbank.de/hvb/wealth-insights/beratungsphilosophie

2. HOW IS THE PORTFOLIO BUILT?

- The starting point for potential investments is a primary universe of global equities, filtered through ESG exclusion criteria.
- The strategic alignment, including sector allocation and duration, is determined by the Group Investment Strategy Team.
- Financial instruments (securities) are selected based on strategy, fundamental analysis, and market data.
- The Fund will be at any time invested at least at 51% of its net assets in equities and equity-linked instruments (Exposure in Emerging Markets will not exceed 25%) and up to 49% of the Sub-Fund's net assets may be invested in fixed income securities.
- The Sub-Fund may, as part of its investment policy, engage in financial derivative transactions for the purposes of hedging, efficient portfolio management and to generate additional income, i.e. also for speculative purposes. This may increase the risk of loss of the Sub-Fund, at least temporarily. Up to 15% of the net assets of the Sub-Fund may be invested in derivatives.
- The Sub-Fund's exposure to ABS / MBS / CLOs is limited to 20% of its net assets and to contingent convertible bonds ("Cocos") is limited to 10% of its net assets.
- The Investment Manager considers the principal adverse impacts of its investment decisions on sustainability factors. In this regard, sustainability factors include, but are not limited to, all environmental, social and labour concerns, respect for human rights and the fight against corruption and bribery. In this regard, the Investment Manager has committed to compliance with internationally recognised standards, such as the Universal Declarations of Human Rights, UN Global Compact, Principles for Responsible Banking (PRB), thus ensuring compliance with minimum environmental and social standards.

3. HOW DOES THE SELECTION PROCESS WORK?

- The portfolio management team selects securities with the most attractive risk-adjusted return potential and the expectation of outperforming the market.
- Regarding risk, the portfolio management team considers fundamental analysis, technical analysis, as well as internal and external research.
- Based on market data such as revenue and EBIT, along with their long-term growth, the portfolio management team identifies some of the most promising combination of financial instruments.

4. HOW DOES THE INVESTMENT PROCESS WORK?

- Taking into account the global strategy of the UniCredit Group Investment Committee, the Portfolio Manager assess various asset classes and risk factors. This forms the basis for the fund's strategic asset allocation.
- Based on the strategic asset allocation, the Portfolio Managers derives the fund's target portfolio, considering risk factors and the selection of individual instruments.

5. INVESTMENT PRINCIPLES AS A BASIS FOR INVESTMENT DECISIONS

Forward-looking benchmark: Careful selection of the benchmark as an expression of a strategic allocation decision

Top-down analysis: Determining the current economic cycle by analysing the macroeconomic, monetary, and geopolitical environment

Fundamental analysis: Gaining a deep understanding of sole proprietorships and their business models

Risk management: Forward-looking identification of market risks and opportunities, e.g. through scenario analysis

Active management: Deliberate tactical deviations from the benchmark to improve risk-return prospects

Cycle logic: Exploitation of cyclical cycle fluctuations through strategic allocation and selection decisions

Diversification: Risk reduction through broad diversification of asset classes and individual stocks

Exemplary presentation; Weightings may change due to the market situation or strategic decisions. **Diversification does not guarantee a profit or protect against loss.**
Source: UniCredit Investment Strategy

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. The Fund falls into risk class 3 on a scale of 1 (safety-oriented; very low return) to 7 (very risk-tolerant; highest return).

GLOSSARY OF TECHNICAL TERMS

- **Emerging markets (EM):** 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
- **SRI:** Summary Risk Indicator, a standardised risk indicator that takes into account both the volatility of a financial instrument (market risk) and the issuer's creditworthiness (credit risk).
- **Short-, medium-, long-term:** In the case of bonds, the terms “short-term”, “medium-term” and “long-term” refer to the duration of the bond. Short-term bonds generally have maturities of up to 2 years, medium-term bonds have maturities of 2 to 10 years and long-term bonds have maturities of more than 10 years. This categorisation gives investors an indication of how long their capital is tied up and the interest rate risk of the bond.
- **Growth approach:** Growth investing is a type of investment strategy focused on capital appreciation. Those who follow this style, known as growth investors, invest in companies that exhibit signs of above-average growth, even if the share price appears expensive in terms of metrics such as price-to-earnings or price-to-book ratios. In typical usage, the term "growth investing" contrasts with the strategy known as value investing.
- **Top-down analysis:** A top-down analysis examines macroeconomic factors (e.g. economic growth, interest rates, inflation) before focusing on individual sectors, companies, or securities to make investment decisions.

FUND DATA

Fund	**onemarkets UC Dynamic Global Allocation Fund**		
Fund Category	Multi-Asset Fund		
Share Classes	C	C-USD	CD
ISIN	LU3046597772	LU3046597939	LU3046597855
SRI*	3 – The risk indicator assumes you keep the product for 4 years	4 – The risk indicator assumes you keep the product for 4 years	3 – The risk indicator assumes you keep the product for 4 years
Minimum investment	EUR 100	USD 100	EUR 100
Payment Currency / Fund Currency	EUR	USD / EUR	EUR
One-off costs upon entry or exit			
Entry costs**	Up to 3.50%	Up to 3.50%	Up to 3.50%
Exit costs**	0.00%	0.00%	0.00%
Ongoing costs taken each year			
Management fees and other administrative or operating costs**	2.15%	2.15%	2.15%
Transaction costs**	0.04%	0.04%	0.04%
Dist / ACC	accumulating	accumulating	distributing
SFDR Classification***	Article 8		
Benchmark	no		

Last Update: 27.03.2026

*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/esg.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 UC Dynamic Global 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