Scanning the markets
for your investments

onemarkets
UC European Equity Stars Fund

a Sub-Fund of onemarkets Fund

MAIN CHARACTERISTICS

- **EUROPEAN MARKET:** As of May 2025, the European equity market is **showing an outperformance in respect to the Global equity markets** since the beginning of 2025. The Equity market is supported by the ECB monetary policy and valuations of European companies that are discounted compared to their US peers[1].
- **ESG CONSIDERATIONS:** fully integrated into the process to pinpoint companies with strong or improving sustainability characteristics, as well as those aligned with key ESG themes expected to **deliver future value. onemarkets UC European Equity Stars Fund** qualifies as a financial product under Art. 8 of SFDR, promoting Environmental and Social (E/S) characteristics[2].
- **SCHOELLERBANK INVEST AG[3]: onemarkets UC European Equity Stars Fund** is managed with a fundamental, bottom-up equity selection process, drawing on the expertise of a team of European equity specialist based in Austria.
- **ESG RESEARCH HUB:** Schoellerbank Invest AG is the **ESG research hub** of UniCredit Group leveraging on an ethical Advisory board.

INVESTMENT STRATEGY

- **50 – 90 EUROPEAN STOCKS[4]:** selected with an active bottom-up approach by including sustainable criteria as a driver of Companies' growth. **onemarkets UC European Equity Stars Fund** is actively managed with no Benchmark, under the Benchmark regulation.
- **FUND STYLE: onemarkets UC European Equity Stars Fund** invests in both growth and value stocks, with a particular tilt on value market i.e. companies traded at a lower price relative to the company fundamentals.
- **INNOVATIVE SUSTAINABLE BUSINESS AS A GROWTH KEY:** Companies incorporating sustainable factors will be more likely to grow in the long term due to lower financing costs, sustainable supply chains and transparent governance. All these factors bring advantages for shareholders.
- **ESG TWO-STEPS SELECTION APPROACH: 1) Negative screening** (exclusion criteria) – Companies violating minimum standards like the UN Global Compact and 2) **positive screening with regard to Companies' social and environmental standards.**
- **ESG ENGAGEMENT STRATEGY APPLIED BY THE PORTFOLIO MANAGER:** to further strengthen and improve the ESG practices of the invested Companies and take proactive measures.

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

[1]Source: The investment Institute – Group Investment Strategy, May 2025
[2]Please refer to https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html to know the ESG: Sustainability-related disclosures
[3]For the award please see: https://schoellerbank.at/en/our-awards.jsp
[4]Number of stocks Given for indicative purpose only, may change without prior notice

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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.

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[5] 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 European Equity Stars Fund is a Sub-Fund of **onemarkets Fund** managed by UniCredit Invest Lux S.A. **onemarkets Fund** is the UniCredit UCITS[6]-Umbrella fund platform. The portfolio of the Sub-Fund is managed by Schoellerbank Invest AG.

RISKS

- The price of the stocks may fluctuate significantly as it depends on general economic and political circumstances. In particular, equities of small and mid-size companies can be more volatile than equities of larger companies.
- **onemarkets UC European Equity Stars Fund** invests a 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 UC European Equity Stars Fund** may use financial instruments and derivatives (e.g., futures and options listed in Regulated Markets) for investment and hedging purposes, in particular in relation to the global risk of an unfavourable evolution of the market(s), the currency exchange rate risk, if any, and other risks associated.
- 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

JÖRG MOSHUBER

- CIO and Member of the Board at Schoellerbank Invest AG
- Joerg Moshuber started his career more than two decades ago in the financial industry. Since 2012 he managed single security ESG portfolios at Pioneerinvestments and became Head of Multi Asset Balanced, Income and Real Return ESG Solutions at Amundi, before he joined Schoellerbank Invest AG. He had been part of the working groups for the EU Eco label and the ISO.

onemarkets Fund
in cooperation with
Schoellerbank Wealth Management Invest

1. WHAT MAKES THIS FUND UNIQUE?

- The **onemarkets UC European Equity Stars Fund** Strategy has the aim to identify European Companies by using the ESG aspects as a main driver of the future growth. It is not just a matter of being sustainable, but to looking at sustainable criteria as a key aspects for a Company to grow.
- The Strategy is underpinned by the fundamental driven portfolio management and ESG competences of Scholler Invest AG that is the centre of the ESG competences of UniCredit Group.

2. HOW DO YOU BUILD THE PORTFOLIO?

- **onemarkets UC European Equity Stars Fund** is built with a bottom-up approach, including companies that are selected analysing the fundamental economic data of the company, combined with the knowledge of ESG data, to find undervalued companies with a strong growth potential.
- The result is a 50 – 90 financial instruments portfolio. Much of the Fund (i.e. at least 70%) is invested in equities and equity equivalent securities, with a minor part of UCITS (no more than 10%).
- **onemarkets UC European Equity Stars Fund** may invest without limitation in instruments denominated in currencies other than EUR. In case we invest in currency different from euro, the Fund could be exposed to currency risk.
- The Portfolio Manager can also use financial instruments and derivatives (e.g., futures and options listed in Regulated Markets) for investment and hedging purposes, in particular in relation to the global risk of an unfavourable evolution of the market(s), the currency exchange rate risk, if any, and other risks.

[5]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.
[6]Undertakings for Collective Investment in Transferable Securities

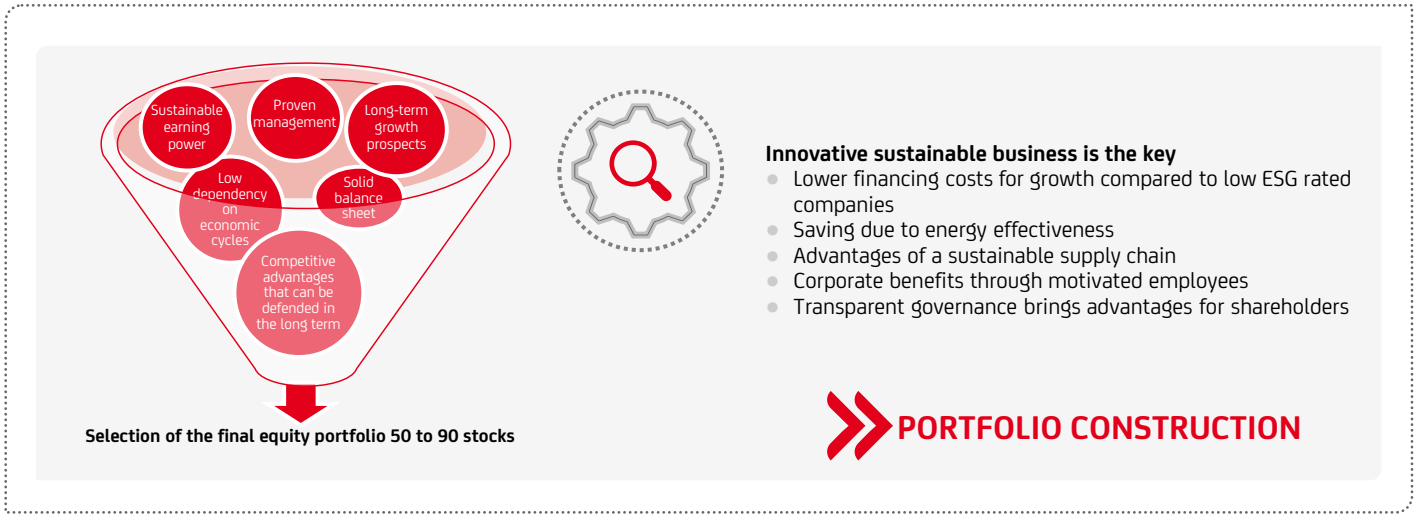
3. HOW DOES THE SELECTION PROCESS WORK?

- The macroeconomic analysis comes from the UniCredit Global view on a quarterly basis. The European Group Investment Strategy team provides to the portfolio managers a deep analysis of the macro-economic scenario and a specific outlook on asset classes and long-term investment themes.
- On a weekly basis the Portfolio Manager Investment Committee identifies sectors and individual stocks in focus. The outcomes are shared with UniCredit Equity Team in order to leverage on the expertise of the entire group.
- Portfolio construction and any resulting adjustments take place on an ad-hoc basis, but at least once a week.

4. WHAT ARE THE ESG CHARACTERISTICS PROMOTED BY THE FUND?

- **Climate protection** and the **protection of natural ecosystems** are important investment principles. In this regard we avoid investing in coal extraction and coal power generation, oil and gas extraction using controversial methods (e.g. fracking) or in particularly sensitive ecosystems (e.g. arctic oil).
- Companies with a below-average greenhouse gas emission intensity and contribute – among other – to protect and restore biodiversity and ecosystem are to be invested in.
- and do not endanger biodiversity in their sphere of influence are to be invested in.
- In the **social sphere**, the sustainable investments are intended to contribute to different objectives such as: respect human rights, gender equality and overcoming discrimination This is to be achieved through a catalogue of criteria based on the Universal Declaration of Human Rights and the principles of the UN Global Compact. This also includes **avoiding investments in companies that produce weapons**. In addition, investments in the following controversial business areas are avoided: tobacco, pornography and gambling.

5. A COMBINATION OF FUNDAMENTAL BOTTOM-UP RESEARCH AND ADDITIONAL SUSTAINABLE RELATED KNOWLEDGE IS A SUCCESS FACTOR



Schoeller Invest Bank, May 2025

PROFILE OF POTENTIAL INVESTORS

- onemarkets UC European Equity Stars Fund is open for retail investors.
- An investment in this 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 Fund and potentially high capital losses in order to achieve high potential investment performances.
- The Fund is intended for investors with a long-term investment horizon.

GLOSSARY OF TECHNICAL TERMS

- **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, a standardised risk indicator that takes into account both the volatility of a financial instrument (market risk) and the issuer's creditworthiness (credit risk).
- **UCITS:** UCITS is the international term for undertakings for collective investment in transferable securities. UCITS or UCITS funds are investment funds that are subject to the strict requirements of an EU directive, primarily designed to protect investors.

- **GROWTH, VALUE AND BLEND STYLE:** There are three different investment styles when it comes to funds: 1) Equity funds that adopt a Value style select well-established companies in the sector to which they belong. In most cases, they are large caps that have low debt and growth forecasts in sales, and dividends that are consistent over time. 2) Equity funds that use a Growth style select stocks in sectors with strong growth potential, and companies that guarantee high profitability regardless of debt. Often these companies do not distribute dividends or, if they do, the payout ratio (or the number of dividends paid to shareholders) is very low compared to the company's net profits. 3) Blend style equity funds do not adopt a specific investment style (Growth or Value). In this case, the manager, depending on the market situation, can make a choice of style by taking a clear direction towards Growth or Value, but can also not choose by keeping the portfolio bar halfway between the two.

FUND DATA

Fund	**onemarkets UC European Equity Stars Fund**	
Fund Category	Equity Fund	
Share Classes	C	C-USD
ISIN	LU3046606433	LU3046606516
SRI*	4 – The risk indicator assumes you keep the product for 5 years.	
Minimum investment	100 Euro	100 USD
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**	2.46%	2.46%
Transaction costs**	0.20%	0.20%
Dist / ACC	accumulating	accumulating
SFDR Classification***	Article 8	
Benchmark	no	

Last Update: 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

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 European Equity Stars 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 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