Scanning the markets
for your investments

onemarkets
UC European Movers Balanced Fund

a Sub-Fund of onemarkets Fund

FUND CHARACTERISTICS

- **FROM BROWN TO GREEN.** onemarkets **UC European Movers Balanced Fund** embeds the **main competences and skills of UniCredit** in a unique multi asset strategy aimed at investing in Companies that are working in their transition (from brown to green) and in Green Bonds.
- **EQUILIBRIUM**: According to the Portfolio Manager the core of the fund strategy lies in the **equilibrium between the equity and the bond part.** The equity portion of the portfolio drives the fund's performance under various market conditions. And **the bond portion mitigates the risk** during turbulent markets **and provides additional income and performance.**
- **ESG RESEARCH HUB:** The portfolio manager will leverage on **Schoellerbank Invest AG** – the **ESG research hub** of UniCredit Group – expertise to define and select the constituents of the portfolio.
- onemarkets **UC European Movers Balanced Fund** may invest without limitation in instruments denominated in currencies other than the reference currency (EUR).
- Exposure in Emerging Markets is limited to 10%.

INVESTMENT STRATEGY OBJECTIVE

- Indirect exposure to an actively managed multi-asset Portfolio focused on constituents of a European stock index and European bond markets through the entrance in two stages into two total return swap transactions[1].
- From 40% to 60% exposure to an **UniCredit Equity Index** called "UC Capture the Change (Net Return) Index, which falls under the Benchmark Regulation. **UC Capture the Change is a UniCredit Index** that invests in a portfolio of quality stocks which have a "high emission profile" but a **"green" ambition.** It Includes the Companies carrying a **journey towards sustainability** via a changing stock selection mechanism aimed at generating profit from rising stock valuations.
- **Bond instruments** selected among investment-grade, euro-denominated bonds with the inclusion of Green Bonds that finance projects in high-emission sectors and that are aligned with recognized green bond standards.
- **Green bonds** are bonds to finance projects that have a positive environmental impact, such as renewable energy and green buildings.
- **Portfolio efficiency:** the portfolio will include a set of financial solutions issued by UniCredit to optimise the funding yield of its assets. Derivatives and other techniques and instruments may be used for efficient portfolio management and hedging purposes.
- **The Sub-Fund qualifies as a financial product under Art. 8 of SFDR.** At least 80% of the assets are invested in securities of issuers that meet defined minimum standards in terms of E / S characteristics[2].

This product is not simple and may be difficult to understand. It cannot be assured that the investment policy will achieve the investment objective. The Sub-Fund does not offer any form of capital protection or guarantee, meaning that investors may experience a loss of their initial investment. 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.html.

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.

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 European Movers Balanced 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 Invest Lux S.A. Schoellerbank Invest AG will act as the Investment Advisor.

RELATED RISKS

- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- 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 Fund may invest in instruments, such as derivatives, that might not fulfill their obligations in the future, exposing the relevant sub-funds to financial losses in the process.
- Derivatives contain special risks arising from the so-called leverage effect. For Total Return Swaps that do not involve physical holding of securities, synthetic replication through fully funded (or unfunded) Total Return Swaps may provide a means of obtaining exposure to strategies that are difficult to implement, and which would otherwise be very expensive and difficult to access with physical replication. However, synthetic replication involves a counterparty risk.
- 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.

THE PORTFOLIO MANAGER

- The investment manager of **onemarkets UC European Movers Balanced Fund** is UniCredit Invest Lux S.A.
- Schoellerbank Invest AG, one of the fastest growing and most innovative Asset Managers in Austria[5] will act as the Investment Advisor.
- The Investment Advisor team is leaded by Jörg Moshuber the CIO and 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?

- **UniCredit Group ESG Hub:** Schoellerbank Invest AG provides advice to the portfolio manager to select and define the instruments promoting sustainability characteristics inserted in the portfolio.
- **UC Capture the Change Index** promotes environmental characteristics through the selection of companies which are promising candidates for a transition from brown to green according to EU Taxonomy Regulation and over time fulfil this promise. Ultimately only those companies successfully managing the transition from brown to green will stay in the Index.
- **UniCredit Credit and Equity Desk:** the portfolio manager can leverage on a wide range of financial solutions offered by UniCredit Structuring team for efficient portfolio management and hedging purpose, including derivatives other techniques and instruments

[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]UCTIS: Undertakings for Collective Investment in Transferable Securities.
[5]For the award please see: https://schoellerbank.at/elite-report-und-global-finance-award-2023.jsp

2. HOW IS THE PORTFOLIO BUILT?

- The **asset allocation process** plays a vital role. It dynamically adjusts the equity and bond allocation based on current market conditions to optimise the **risk-return ratio**.
- The equity part includes European equities that are part of the Capture the Change Index.
- The bond part invests in euro-denominated bonds, with a consistent emphasis on green bonds.

  This means the portfolio targets companies expected to financially benefit from the transition story, while also investing in bonds that help finance this transition.

3. HOW DOES THE SELECTION PROCESS WORK?

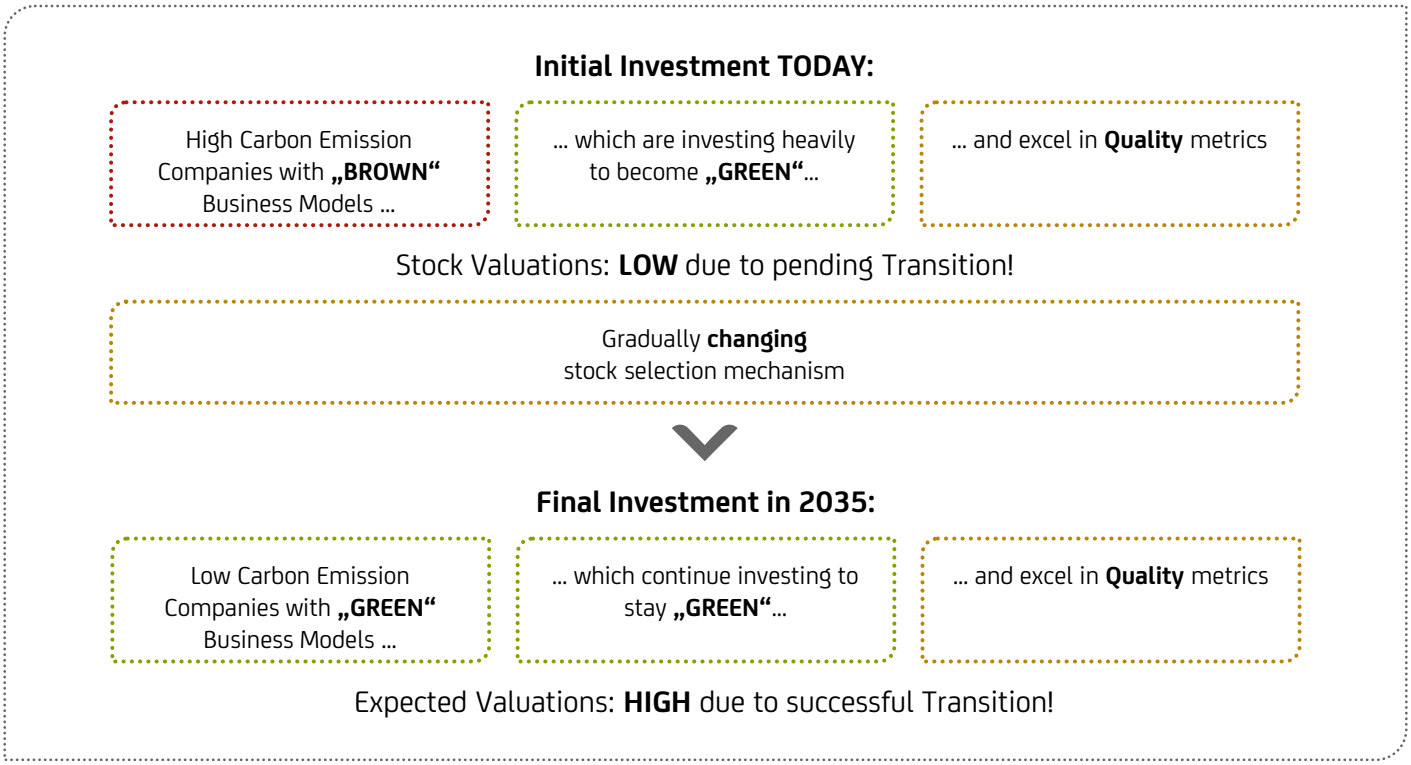
- On the equity side, the selection process combines several sustainability data based on the EU Taxonomy and economic criteria: Emission intensity (i.e. companies with high CO_2 emissions – "brown" businesses), Green Capex (companies investing to transform into greener operations), Green revenues (companies already generating sustainable income). This framework supports the identification of companies moving from brown to green. Additionally, strong economic quality indicators are considered: High return on equity, Low equity-to-debt ratio, low earnings variability.
- On the bond side, both straight and green bonds are selected based on: External ratings, Internal credit assessments, Instrument features, Remaining maturity, Relative value, yield sensitivity.

4. WHAT IS THE INVESTMENT PROCESS?

- Asset Allocation: Based on UniCredit's strategic asset allocation, a portfolio is constructed by balancing equities and bonds – aiming to achieve the most promising return / risk profile.
- Investment Selection: Each asset class is filled with the securities selected through the screening and selection process
- Ongoing Monitoring and Reassessment: The portfolio is continuously monitored and reassessed to ensure it remains aligned with market developments and investment objectives.

5. KEY TREND

UC Capture the Change is a UniCredit Index that invests in a portfolio of quality stocks which have a "high emission profile" but a **"green" ambition; it** Includes the Companies carrying a **journey towards sustainability** via a changing stock selection mechanism and aims at generating profit from rising stock valuations.



Source: Schoellerbank Invest AG, May 2025

Given for indicative purpose only, may change without prior notice. The decision to invest in the fund should take into account all the characteristics and objectives of the fund. 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.html

PROFILE OF POTENTIAL 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 an increased volatility of the Sub-Fund 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.

GLOSSARY OF TECHNICAL TERMS

- **Green Bond:** A green bond is a type of fixed-income instrument, similar to a traditional bond, where the proceeds are specifically earmarked to finance or refinance environmentally sustainable projects. These projects must contribute positively to environmental objectives like renewable energy, energy efficiency, or sustainable water management.
- **Investment grade:** Investment grade is a rating category for bonds and issuers that indicates a relatively low probability of default and therefore lower credit risk.
- **Brown Economy:** A brown economy is an economic system primarily driven by environmentally destructive activities, particularly the extraction and burning of fossil fuels like coal, oil, and gas. It often prioritizes short-term economic gains over long-term environmental sustainability, leading to significant pollution and resource depletion.
- **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.
- **Capex:** Capex, or Capital Expenditure, refers to the funds a company uses to acquire, upgrade, or maintain physical assets like property, equipment, and infrastructure. These investments are intended to benefit the company for more than one accounting period and are typically recorded as long-term assets on the balance sheet.
- **ROE (Return on Equity):** Return on Equity (ROE) is a financial ratio that measures a company's profitability by revealing how much profit a company generates with the money shareholders have invested. It's calculated by dividing net income by average shareholders' equity. Essentially, ROE indicates how effectively a company is using shareholder investments to create earnings.
- **Equity-to-debt ratio:** the debt-to-equity (D / E) ratio is a financial metric that compares a company's total liabilities (debt) to its total shareholder equity. It essentially shows how much debt a company is using to finance its operations relative to the capital invested by its owners. A higher D / E ratio indicates a greater reliance on debt financing, potentially increasing financial risk, while a lower ratio suggests a more conservative approach with less debt.
- **Yield sensitivity:** Yield sensitivity, also known as interest rate sensitivity, refers to the extent to which the price of a fixed-income asset, like a bond, changes in response to fluctuations in interest rates. It essentially measures how much the value of an asset will fluctuate when interest rates change. Higher yield sensitivity means the asset's price will be more volatile with interest rate changes.
- **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.

GLOSSARY OF TECHNICAL TERMS

Fund	**onemarkets UC European Movers Balanced Fund**		
Fund Category	Balanced Fund		
Share Classes	A	C	D
ISIN	LU2673950809	LU2673951286	LU2673952508
SRI*	3 – The risk indicator assumes you keep the product for 4 years.		
Minimum investment	100 EUR	100 EUR	100 EUR
Currency	EUR	EUR	EUR
One-off costs upon entry or exit**			
Entry costs	up to 4.00%	up to 3.50%	0.00%
Exit costs	0.00%	0.00%	0.00%
Ongoing costs taken each year**			
Management fees and other administrative or operating costs	2.11%	2.26%	1.07%
Transaction costs	0.00%	0.00%	0.00%
Dist / ACC	accumulating		
SFDR Classification***	Article 8		
Benchmark	UC Capture-the-Change (Net Return) Index		

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.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 Movers Balanced 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