



onemarkets Allianz Conservative Multi-Asset Fund

a Sub-Fund of onemarkets Fund

“ASSET CLASS” CHARACTERISTICS

- Active multi-asset solution with high investment freedom that applies a Sustainable and Responsible Investment Strategy (SRI) in the selection of the core financial portfolio (70% minimum).
- Flexible mixed fund with active asset class selection and consistent risk management.
- The investment focus is on a sophisticated mix of euro-denominated quality bonds and high-potential global equities, even selected on the basis of SRI Rating. The SRI Strategy takes into consideration sustainability factors such as environmental, social and employee matters.
- Further asset classes (“satellite investments”) can be added to the portfolios from a return and risk perspective.
- The aim is to generate return¹ and at the same time to monitor the risk of the total portfolio of the funds through integrated risk management process and the application of sustainability criteria.

INVESTMENT STRATEGY

- onemarkets Allianz Conservative Multi-Asset Fund has the main aim to achieve a return over the medium term, comparable to a balanced portfolio in accordance with Sustainable and Responsible Investment Strategy (SRI).
- The assessment of the volatility is an important factor in the investment process, with the aim of typically not falling below or exceeding a volatility of the share price (range of 3% to 7%) on a medium to long-term average, similar to that of a portfolio composed of 15% global equities and 85% European bonds.
- onemarkets Allianz Conservative Multi-Asset Fund has integrated SRI factors into investment decisions to select companies judged to be most attractive in terms of both financial analysis and sustainable practices to provide added value to investors while improving the overall risk profile.
- onemarkets Allianz Conservative Multi-Asset Fund combines active asset allocation with innovative risk management and aims to deliver a superior return¹ compared to a static asset allocation over a market cycle.

ABOUT ONEMARKETS FUND

onemarkets Fund is a unique and growing selection of actively managed funds. For each individual fund, the portfolio is managed either by UniCredit Group companies² or by selected experienced asset management companies. The funds' performance is monitored closely by UniCredit experts to ensure consistency in the quality and risk-return profiles of the defined strategies throughout the cycle.

onemarkets Allianz Conservative Multi-Asset Fund is a Sub-Fund of onemarkets Fund managed by Structured Invest S.A. onemarkets Fund is the UniCredit UCITS³-Umbrella fund platform. The portfolio is managed by Allianz Global Investors GmbH, which will act as the investment manager of the fund.

¹Forecasts do not predict future returns. Future performance is subject to taxation which depends on the personal situation of each investor and which may change in the future.

²Funds are managed by entities that are part of UniCredit Group, i.e. ZB Invest Ltd., UniCredit International Bank (Luxembourg) S.A. and Schoellerbank Invest AG.

³Undertakings for Collective Investment in Transferable Securities (“UCITS”).

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ALPHA BANK



INTERVIEW WITH THE PORTFOLIO MANAGER



MARCUS STAHLHACHE, CFA, FRM, CAIA

- Portfolio Manager – Allianz Global Investors
- Head of Core Multi-Asset Retail Allianz Global Investors

onemarkets Fund
in cooperation with



1. WHAT MAKES THIS FUND UNIQUE?



- onemarkets Allianz Conservative Multi-Asset Fund is thought for the investors who are looking for income, quality and expertise in management to achieve results over time.
- The fund allows investors to benefit from return opportunities in different areas and different market segments through broader diversification than traditional solutions.
- The portfolio invests primarily in global equities and euro bonds of developed countries, but managers also have the option to select asset classes with greater potential for returns decorrelated to the traditional market: balance and opportunity to capture the most attractive trends in financial markets.

2. HOW DO YOU BUILD THE PORTFOLIO?



- Multi-asset investment solution that, based on market developments, defines the portfolio to:
 - Capture the opportunities of every economical cycle through the experience and professionalism of an international investment team and financial analysis developed internally and research models.
 - Continually seek an ideal – never static – balanced portfolio that invests in different equity and bond asset classes selected also through SRI sustainability strategies.
 - Actively manage risk and volatility to control and contain risks in bearish market phases.
- The fund qualifies as a financial product under Art. 8 (1) SFDR – Sustainable Finance Disclosure Regulation⁴.

3. HOW DOES THE SELECTION PROCESS WORK?



In making their investment choices, fund managers make use of insights from AllianzGI's fundamental analysis, which are useful in identifying the areas, sectors and individual companies with the best growth prospects and lowest risks. Key information that is processed and then integrated by proprietary research inputs on different asset classes and investment styles.

4. HOW IS THE INVESTMENT PROCESS?



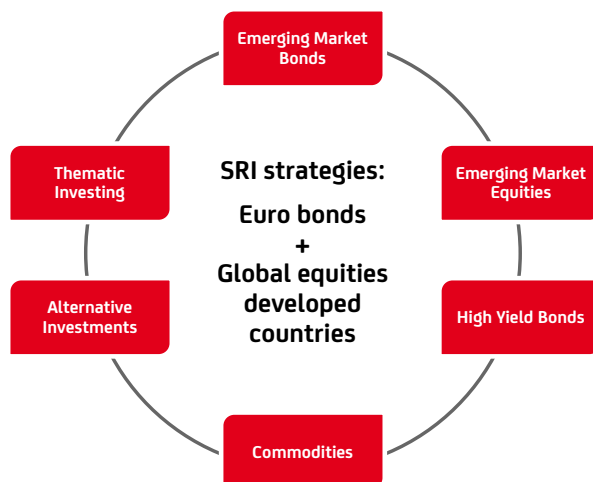
- The core of the investment process is based on a systematic approach to capture the market cycles and to identify medium-term trends, the fundamental assessment has been done by 81 experts, including portfolio managers and economist providing a fundamental assessment of global markets. Risk and stability management process allows the Portfolio Managers to continuously control and review the volatility of the portfolio.
- At least 70% of the fund (excluding cash and non rated derivatives) are used to meet the environmental or social characteristics including the investments of the financial product used to attain the environmental or social characteristics promoted by the financial products.
- SATELLITE COMPONENT – a marginal portion of the portfolio invested in asset classes that are often uncorrelated with the market environment, such as private equity; high-yield bonds, emerging market equities and bonds; investments in REITs (real estate investment trusts: companies that own, manage or finance real estate) and alternative investments.

⁴Please refer to <https://www.structuredinvest.lu/it/en/fund-platform/esg.html> to ESG sustainability disclosure.

5. MODEL ALLOCATION⁵

The main component of the portfolio is invested in global developed market equities and eurozone bonds. A marginal portion can be invested in other sources of return (satellite).

A WIDE INVESTMENT UNIVERSE



PROFILE OF POTENTIAL INVESTOR



- Investors with a conservative risk profile who seek return and sustainability through a single multi-asset investment solution that can assess the risks and economic value of the investment.
- Investors who wish to build an investment portfolio designed to generate sustainable returns based on SRI responsible and sustainable investment practices.
- Investors with at least a medium-term investment horizon interested in diversifying the portfolio across different asset classes.
- Investors willing to accept average Fund volatility and potential capital losses in order to achieve a potential moderate return.

FUND DATA

Fund Type	onemarkets Allianz Conservative Multi-Asset Fund	
Fund Category	Multi-Asset	
Share Classes	C	CD
ISIN	LU2595019386	LU2595019469
SRI	3 – The risk indicator assumes you keep the product for 3 years.	
Minimum investment	100 Euro	
Currency	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	2.08%	2.08%
Transaction costs	0.11%	0.11%
Dist / ACC	accumulating	distributing
SFDR Classification*	Article 8	
Benchmark	NO	

Last update on 31 December 2024

*SFDR – Sustainable Finance Disclosure Regulation

⁵This is for guidance only and not indicative of future allocation.

IMPORTANT INFORMATION

CHANCES

- The fund offers the possibility to participate to equity market growth in the long-term horizon.
- 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.
- AMS and MBS can have higher yield than traditional bonds and they have a relatively low correlation with corporate bonds or the stock market.
- High-yield bonds are corporate debt securities that pay higher interest rates than investment-grade bonds. They play a diversification role in the portfolios and in certain economic frameworks they can help generate positive income.
- Convertible Contingent Bonds (Cocos) allows the Portfolio Manager to receive interest payments that are typically much higher than traditional bonds.
- Hedging a position is usually done to protect or insure against the adverse price movement risk of an asset.
- 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.
- Sustainability as a long-term value creator: 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

- 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 value of investments in bonds and other debt securities or derivative instruments may rise or fall sharply as interest rates fluctuate.
- 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.
- 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). Mortgage-Backed Securities / Asset-backed security, 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.
- 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.
- In periods of market instability, the Fund may be required to realise assets at a price that does not reflect their intrinsic value.
- 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.
- 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.
- 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.
- 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.
- 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.

DISCLAIMER

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 Allianz Conservative Multi-Asset 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.structuredinvest.lu> 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.structuredinvest.lu/en/fund-platform/about-us.html>. This marketing communication is published by Structured Invest S.A., the Fund's management company. Structured Invest S.A. (the “Management Company”) was incorporated under the name Structured Invest on 16 November 2005 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 8-10 rue Jean Monnet, L2180 Luxembourg, 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:



Please contact your local Relationship Manager or Service Branch

You can also obtain further information at:



onemarkets.gr/onemarkets-fund