

# **onemarkets UC Bond Portfolio I Fund** a Sub-Fund of **onemarkets Fund**

## ABOUT ONEMARKETS FUND

**onemarkets Fund** is a unique and growing selection of actively managed and systematic funds. For each individual fund, the portfolio is managed either by UniCredit Group companies<sup>1</sup> 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 UC Bond Portfolio I Fund** is a Sub-Fund of **onemarkets Fund** managed by Structured Invest S.A. **onemarkets Fund** is the UniCredit UCITS-Umbrella fund platform. The portfolio is managed by ZB Invest Ltd, which will act as the investment manager of the fund. ZB Invest Ltd. is a UniCredit Group Company.

## FUND CHARACTERISTICS



### TARGET YIELD

Based on the current market expectations, the Fund aims to deliver a target annual yield net of commissions and fees ranging between

**1.90% and 2.90%**

in EUR over the life of the fund.<sup>2</sup>



### TIME HORIZON

The Fund's subscription period starts on **7 July 2025** and ends on **5 September 2025**.

It has a predefined investment horizon of

**5 years.**

Maturity date is July 2030.



### PORTFOLIO CONSTRUCTION

Diversified<sup>3</sup> portfolio with exposure to over 100<sup>4</sup> government and corporate issuers, subject to a minimum average rating of BBB- (or similar rating) from recognised credit rating agencies. Exposure to high-yield may not exceed 50% of the fund's net assets. Exposure to money market instruments is allowed up to 30% of the Fund exposure. The Sub-Fund will invest up to 100% of its net assets in shares or units of other UCITS or other UCIs.

Note: Performance, extra return and capital repayment at maturity are not guaranteed. Forecasts are not a reliable indicator of future performance. Interest payments and principal are subject to possible default events of issuers that are part of the Fund's investment portfolio.

<sup>1</sup>Funds 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.

<sup>2</sup>Expected indicative net yield range for the C and CD EUR class (as of 4 June 2025). Future performance is net of ongoing charges and transaction costs. Investor may be requested to pay an entry fee according to the Prospectus of the fund (maximum amount 3.50%). Future performance is subject to taxation which depends on the personal situation of each investor and may change in the future. Clients should also take into account possible losses related to credit events impacting the fund portfolio including, but not limited to, bankruptcy of the related issuer, failure to pay, restructuring, etc. The fund manager estimates these losses at a maximum of 1,00% per year. The indicated yield is based on the expected yields of bonds and exposures. The scenario presented constitutes an estimate of future performance based on past evidence of how the value of the investment changes and / or on current market conditions and is not a precise indicator. What you get will depend on how the market develops and how long you hold your investment / product. Expected return is not a guarantee of future returns. The effect of currency hedging on the fund's overall performance changes over time depending on the amount of interest differential between currency rates, the hedge instruments used and the market liquidity impacting the regular foreign currency hedging activity.

<sup>3</sup>Diversification does not guarantee a profit or protect against loss.

<sup>4</sup>This information is given for indicative purposes only and may change without prior notice.

Distribution in Greece exclusively via Alpha Bank

**Structured Invest S.A.**  
July 2025



**ALPHA BANK**



For further details on the investment policy, please refer to the prospectus and the KID. The decision to invest in **onemarkets UC Bond Portfolio I Fund** should take into account all the characteristics or objectives of the promoted fund as described in its prospectus. Diversification does not guarantee a profit or protect against loss.

## INTERVIEW TO THE INVESTMENT MANAGER

- The fund is managed by the Investment team of ZB Invest, an entity that is part of the UniCredit Group.
- The team leverages on the Investment Management skills and expertise of UniCredit Group as investment advisor on strategic view, model portfolios construction and fund selection process.
- UniCredit Group Investment view and fund selection processes include different equity, bond and multi asset skills that can allow UniCredit to manage clients' investments with a common approach among the various Group's geographies.



## WHY INVEST IN THIS FUND?

- **STABILITY IN AN UNCERTAIN MARKET ENVIRONMENT:** The Fund aims both to preserve and increase the invested capital up to the maturity date and on generating income over the predefined investment horizon of 5 years.
- **CAUTIOUS INCOME GENERATING APPROACH:** The fund invests in a diversified global portfolio of selected bonds with similar maturities without restriction to specific regions or sectors.<sup>5</sup>
- **PORTFOLIO OPTIMISATION:** The Fund may invest in financial derivative instruments (as Credit Default Swaps) as well as use securities financing techniques to contribute achieving any investment objective and / or facilitating the timely access to markets, for cash management and hedging purposes and to generate additional income. The aggregate credit exposure from direct investment and financial derivative instruments can be up to 220%.
- **ACTIVE PORTFOLIO MANAGEMENT WITH WIDE DIVERSIFICATION:** The Fund is actively managed without reference to any benchmark.
- **NO REINVESTMENT RISK:** The majority of the bonds and instruments have a maturity equivalent to the investment period of the Fund (5 years). This should mitigate the risk of change in the interest rate levels for investors holding the fund up to maturity.

## RISKS

- The value of investments in bonds and other debt securities or derivative instruments may rise or fall sharply as interest rates fluctuate.
- 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).
- Certain high-yielding bonds are very speculative and involve comparatively greater risks than higher quality securities issued by higher quality Companies (Investment Grade bond). Securities ranked as high yield can have a higher incidence of default and they are less liquid than Investment Grade bonds.
- 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.
- 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.
- If the Sub-Fund invests in other UCITS / UCIs, it may incur in a second layer of investment fees, which will further erode any investment gains
- 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.
- Currency exchange rate fluctuation may impact the Sub-Fund's value, especially when assets are held in currencies different from its base currency. These risks can't always be hedged and may affect the Fund's Net Asset Value.
- A Fund may use derivatives to implement synthetic short positions. Taking short positions involves leverage and presents various risks. If the price of the underlying increases, then the Fund will incur a loss equal to the increase in price, plus any premiums and interest paid to a counterparty.

<sup>5</sup>In the case of disinvestment before maturity the level of risk may vary significantly, and the amount reimbursed may be lower.

## FUND DATA

Fund Name	onemarkets UC Bond Portfolio I Fund	
Fund Type	Bond Fund	
Share Classes	C	CD
ISIN	LU2673935834	LU2673935750
SRI*	2	2
Minimum investment	100 EUR	
Currency	EUR	
One-off costs upon entry or exit**		
Subscription start date	07.07. – 05.09.2025	
Entry costs	3.50 %	3.50 %
Exit costs		
Ongoing costs taken each year**	2.03 %	2.03 %
Management fees and other administrative or operating costs	1.40 %	1.40 %
Transaction costs**	0.05 %	0.05 %
Dist / ACC	accumulating	distributing
SFDR Classification***	Article 6	
Benchmark	no	

Last updated on 31.03.2025

\* SRI – Summary Risk Indicator. 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.structuredinvest.lu>.

\*\*\* SFDR – Sustainable Finance Disclosure Regulation. The investments underlying the Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities.

## GLOSSARY

- **Emerging Markets:** 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.
- **Reinvestment risk** refers to the possibility that an investor will be unable to reinvest cash flows received from an investment, such as coupon payments or interest, at a rate comparable to their current rate of return. This new rate is called the reinvestment rate.
- **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).
- **Top-down investing** is an investment analysis approach that focuses on the macro factors of the economy, such as GDP, employment, taxation, interest rates, etc. before examining micro factors such as specific sectors or companies.
- **UCITS:** Undertakings for Collective Investment in Transferable Securities.

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 UC Bond Portfolio I 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/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:		You can also obtain further information at:	
	Please contact your local Relationship Manager or Service Branch		<a href="https://onemarkets.gr/onemarkets-fund">onemarkets.gr/onemarkets-fund</a>