# KEY INFORMATION DOCUMENT

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

ossiam

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# OSSIAM EUROPE ESG MACHINE LEARNING

### UCITS ETF 1C (EUR) | ISIN: LU0599612842

**Manufacturer:** Ossiam, part of the Natixis group of companies · **Regulator:** Autorité des Marchés Financiers (AMF) · **Contact:** www.ossiam.com | +33 1 84 79 42 70

This product is authorised in Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier (CSSF) in respect of this Key Information Document.

## 1. What is this product?

**Product Type:** The Fund is an actively managed Undertakings for Collective Investments in Transferable Securities (UCITS) ETF under Luxembourg law in the form of a sub-fund of a Société d'Investissement à Capital Variable (SICAV).
**Maturity:** This product has no specific maturity date. However, this product may be dissolved or merged, in which case you will be informed by any appropriate means provided for by the regulations.
**Objectives:** The investment objective of OSSIAM EUROPE ESG MACHINE LEARNING (the "Fund") is to generate net total return on a selection of equities listed in Europe. The Fund is actively managed and will only use its benchmark index, the Solactive Europe 600 Index NTR (the "Benchmark Index"), to compare performance and carbon emissions. The composition of the Fund's portfolio is therefore not constrained by the Benchmark Index and may deviate significantly from the constituents of the Benchmark Index.
**Investment Policy:** The objective of the Ossiam Europe ESG Machine Learning investment fund is to generate net total return from a selection of equities listed in Europe. The fund's investment process is systematic. Several ESG filters are in place to exclude companies :
- Involved in the controversial arms, tobacco or coal sectors ;
- Which are the subject of serious ESG controversies ;
- Which are in violation of at least one principle of the UN Global Compact ;
- Which are on Norges Bank Investment Management's exclusion list.

The remaining stocks are then classified as financial opportunities or risks based on their ESG profile by Ossiam's machine learning algorithm. The final portfolio is made up of stocks qualified as opportunities, weighted to minimize volatility and meet the ESG objectives below.
The portfolio's ESG score must be 10% higher than the investment universe (Solactive Europe 600 Index), with a 40% reduction in greenhouse gases, lower carbon intensity (measured by the total amount of greenhouse gases emitted divided by the company's revenue) and reduced emissions from fossil fuel reserves.
**SFDR Category:** Article 8
**Allocation of distributable amounts:** Capitalization.
**Intended Investors:** Investors who understand the Fund's risks and plan to invest for the long term (minimum 5 years). The Fund is aimed at investors who : (i) are looking for a growth-oriented investment with a sustainable investment approach, (ii) are interested in exposure to European equity markets, either as a core investment or for diversification purposes, (iii) have a high risk profile and can withstand substantial losses. The shares of this Fund have not been registered under the "US Securities Act of 1933" and may not be offered or sold directly or indirectly for the account or benefit of a "U.S. Person" as defined by US "Regulation S" and/or the "Foreign Account Tax Compliance Act".
In view of the provisions of EU Regulation No. 833/2014 and EU Regulation 2022/398 the subscription of shares in this Fund is prohibited to any Russian or Belarusian national, any natural person residing in Russia or Belarus or any legal person, entity or body established in Russia or Belarus except nationals of a Member State and natural persons holding a temporary or permanent residence permit in a Member State.
**Depositary:** State Street Bank International GmbH, Luxembourg Branch
**Additional information:** The Fund's regulations and annual and semi-annual reports are available on the management company's website and free of charge on written request to info@ossiam.com. The net asset value is available on the management company's website. www.ossiam.com
**Processing requests:** Subscription and redemption orders are received no later than 3:00 p.m. (Luxembourg time). UCITS ETF 1C (EUR) Shares are listed on one or more Stock exchange(s). Investors can buy and sell their Shares either through their usual broker, on any trading day of the relevant stock exchange(s) which is also a Trading Day, or through a fund distribution platform. Please contact your broker for further information. For further information, please read the section entitled "Subscription, transfer, conversion and redemption of shares" and the section entitled "Practical information" in the Fund Appendix in the Prospectus.

## 2. What are the risks and what could I get in return?

### Risk Indicator

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

LOWER RISK ⟷ HIGHER RISK

The risk indicator assumes that you hold this product **for 5 years.** The real risk may be very different if you opt to exit before maturity, and you may get less in return. The risk indicator allows you to assess the level of risk of this product compared with others. It indicates the probability of this product incurring losses in the event of market movements or our inability to pay you.

We have classified the Fund in risk class 4, which is a medium risk class. In other words, the potential losses linked to the product's future results are at a medium level, and if the situation were to deteriorate on the markets, it is possible that our ability to pay you could be affected.
The market liquidity risk could amplify the variation of product performances.

Beware of currency risk. If the sums paid to you are in another currency, your final profit will depend on the exchange rate between the two currencies. This risk is not taken into account in the above indicator.
In addition to the risks included in the risk indicator, other risks may influence the Fund's performance. Please refer to the Fund's prospectus.
As this Product does not provide protection against the vagaries of the market, you could lose all or part of your investment.

## Performance Scenarios

| | | 1 year | 5 years (recommended holding period) |
|---|---|---|---|
| **Stress Scenario** | **What you might get back after costs** | EUR 7 043 | EUR 2 375 |
| | Average annual return | -29.6% | -25.0% |
| **Unfavorable Scenario** | **What you might get back after costs** | EUR 8 518 | EUR 9 842 |
| | Average annual return | -14.8% | -0.3% |
| **Moderate Scenario** | **What you might get back after costs** | EUR 10 220 | EUR 14 359 |
| | Average annual return | 2.2% | 7.5% |
| **Favorable Scenario** | **What you might get back after costs** | EUR 12 625 | EUR 15 817 |
| | Average annual return | 26.2% | 9.6% |

Favorable Scenario: this type of scenario occurred for an investment between 30/12/2016 and 30/12/2021.

Moderate Scenario: this type of scenario occurred for an investment between 29/07/2016 and 30/07/2021.

Unfavorable Scenario: this type of scenario occurred for an investment between 31/03/2015 and 31/03/2020.

The figures shown include all costs of the product itself, but not necessarily all fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.
What you will receive from this product depends on future market performance. Future market trends are random and cannot be accurately predicted. The unfavorable, moderate and favorable scenarios presented represent examples using the best and worst performances, as well as the average performance of the product over the last 10 years. Markets may evolve very differently in the future. The stress scenario shows what you could achieve in extreme market situations.

## 3. What happens if the Issuer is unable to pay out?

The product is a co-ownership of financial instruments and deposits separate from the portfolio management company. In the event of the latter's default, the product's assets held by the custodian will not be affected. In the event of the custodian's default, the risk of financial loss to the product is mitigated by the legal segregation of the custodian's assets from those of the product.

## 4. What are the costs?

The person selling or advising you on this Fund may ask you to pay additional costs. If this is the case, they will tell you about these costs and show you how they affect your investment. Reduction in yield (RIY) shows the impact of the total costs you pay on the return on investment you could achieve. Total costs take into account one-off, ordinary and ancillary costs.

### Cost over time

| | Total Cost | Impact on return (RIY) per year* |
|---|---|---|
| **If you cash in after 1 year** | EUR 93 | 0.9% |
| **If you cash in at the end of the recommended holding period** | EUR 668 | 1.3% |

The tables show the amounts deducted from your investment to cover the various types of costs. These amounts depend on the amount you invest, the period of time you hold the product and the product's performance. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed :
• That in the first year you would get back the amount you invested (0% annual return). That for the remaining holding periods, the product evolves as indicated in the moderate scenario.
• EUR 10,000 invested
*This illustrates the extent to which costs reduce your return annually over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per annum is expected to be 8.8% before deducting costs and 7.5% after deducting costs.

### Composition of costs

This table shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

| | | | If you cash in after 1 year |
|---|---|---|---|
| **One-off costs** | **Entry costs*** | Up to 0.00% of the amount you receive when you enter the investment. | EUR 0 |
| | **Exit costs*** | Up to 0.00% of the amount you receive when you exit the investment. | EUR 0 |
| **Ongoing costs** | **Portfolio transaction costs** | 0.26% of the value of your investment per year. | EUR 26 |
| | **Other ongoing costs** | 0.93% of the value of your investment per year. | EUR 93 |
| **Incidental costs** | **Performance fees** | There is no performance fee for this product. | --- |
| | **Carried interests** | There is no carried interest for this product. | --- |

* Secondary Market: because the Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Fund nor the Management Company but to the investor own intermediary. In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.
Primary Market: Authorized Participants dealing directly with the Fund will pay related primary market transaction costs.

## 5. How Long should I hold it and can I take my money out earlier?

**Recommended holding Period : 5 Years.**
This product has no required minimum Recommended Holding Period (RHP) but is designed for long term investment. Any investment should be considered according to your specific investment needs and appetite for risk. Ossiam does not consider the suitability or appropriateness of this investment for your personal situation. If you are in any doubt about the suitability of this product to your needs, you should seek professional advice. You can buy or sell your ETF securities daily on the secondary market through an intermediary on Stock exchange(s) on which the ETF securities are traded.

## 6. How can I complain?

You may make a complaint about the product or the conduct of (i) the Management Company (ii) a person who provides advice about the product, or (iii) a person who sells the product by sending an e-mail or a letter to the following persons, as appropriate :
• If your complaint concerns the product itself or the conduct of the Management Company : please contact the Management Company, by post, for the attention of OSSIAM - Compliance or by e-mail at info@ossiam.com. A complaints handling procedure is available on the management company's website www.ossiam.com
• If your complaint concerns a person who advises on or offers the product, please contact that person directly.

## 7. Other relevant information

**Precontractual information:** To understand how the Fund promotes environmental and/or social characteristics (article 8 of the SFDR), consult the appendix on sustainability available at www.ossiam.com.

**Past performance and performance scenarios:** Go to www.ossiam.com. Please note that past performance does not predict future returns.

**Number of years for which past performance data are presented:** 10 years depending on the creation date of the share class.

**Life Insurance:** When this product is used as a unit-linked carrier in a life insurance or capitalization contract, additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of default by the insurance company are presented in the key information document for this contract which must be provided by your insurer or broker or any other insurance intermediary in accordance with its legal obligation.

**Paying and representative agent in Switzerland:** CACEIS Bank, Montrouge, Zurich Branch / Switzerland, Bleicherweg 7, CH-8027 Zurich. A copy of the articles of association, the prospectus, the Key Information Documents, the annual and semi-annual reports can be obtained free of charge from the representative in Switzerland.