



## Performance Scenarios

		1 year	5 years (recommended holding period)
<b>Stress Scenario</b>	<b>What you might get back after costs</b>	USD 4 935	USD 4 158
	Average annual return	-50.6%	-16.1%
<b>Unfavorable Scenario</b>	<b>What you might get back after costs</b>	USD 7 217	USD 7 450
	Average annual return	-27.8%	-5.7%
<b>Moderate Scenario</b>	<b>What you might get back after costs</b>	USD 11 431	USD 8 449
	Average annual return	14.3%	-3.3%
<b>Favorable Scenario</b>	<b>What you might get back after costs</b>	USD 14 242	USD 15 964
	Average annual return	42.4%	9.8%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest USD 10,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on past evidence of how the value of this investment varies and may include data from benchmarks/proxies, over the last ten years. Markets could develop very differently in the future. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your broker, financial adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

The Fund's assets are legally separated from Ossiam. If the Fund is unable to make payments (particularly due to insolvency), you may face a financial loss. State Street Bank International GmbH, Luxembourg Branch has been appointed as the depositary of the Fund (the "Depositary"). The investor may face a financial loss due to the default of the Depositary acting as the Fund's depositary in accordance with the UCITS Directive 2009/65/EC. There is a potential liability risk for the Depositary if the assets of the Fund are lost. The Depositary is liable in case of its negligent or intentional failure to properly fulfil its obligations pursuant to the UCITS Directive 2009/65/EC. Losses are not covered by any investor compensation or guarantee scheme.

## 4. What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

### Cost over time

	Total Cost	Impact on return (RIY) per year*
<b>If you cash in after 1 year</b>	USD 916	9.2%
<b>If you cash in at the end of the recommended holding period</b>	USD 1012	1.9%

The costs presented in this table represent the expected amount of product costs that would affect your return, assuming that:

- (i) for the first year, you would get back the amount you invested (i.e. 0% annual return)
- (ii) for the remaining holding periods, the product evolves as set out in the intermediate scenario
- (iii) you have invested USD 10,000

\*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 -1.4% before deducting costs and -3.3% 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
<b>One-off costs</b>	<b>Entry costs</b>	Up to 4.00% of the amount you receive when you enter the investment.	USD 400
	<b>Exit costs</b>	Up to 4.00% of the amount you receive when you exit the investment.	USD 400
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	0% of the value of your investment per year.	USD 0
	<b>Other ongoing costs</b>	0.45% of the value of your investment per year.	USD 45
<b>Incidental costs</b>	<b>Performance fees</b>	There is no performance fee for this product.	---
	<b>Carried interests</b>	There is no carried interest for this product.	---

## 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 against your specific investment needs and appetite for risk. Ossiam does not consider the suitability or appropriateness of this investment for your personal circumstances. If you are in any doubt about the suitability of this product to your needs you should seek appropriate 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 can send an email to [info@ossiam.com](mailto:info@ossiam.com) or by post to the following address: Ossiam, 36 rue Brunel, 75017, Paris, France. The full complaints handling policy is available at [www.ossiam.com](http://www.ossiam.com).

## 7. Other relevant information

**Pre-contractual ESG information:** The fund does not promote environmental and/or social characteristics and does not have as its objective a sustainable investment (SFDR article 6)

**Tax and suitability information:** Contact your advisor or distributor.

**Past performance:** Go to [www.ossiam.com](http://www.ossiam.com). Please note that past performance does not predict future returns.

**Other information:** The latest prospectus, annual/semi-annual reports, share prices, and further product information are available free of charge at [www.ossiam.com](http://www.ossiam.com)

