



OFI RS EQUILIBRE  
FULL PROSPECTUS  
(updated 15/02/2021)

Limited Liability Company with an Executive Board  
with capital of 42,000,000 euros  
Paris Trade & Companies Register B 384 940 342 - Principal Activity Code 6630 Z  
Intra-Community VAT no.: FR 51384940342

**Registered Office: 22 rue Vernier – 75017 PARIS**

Dieses Dokument enthält grundlegende Informationen für Anleger in diesen Fonds. Es handelt sich nicht um Werbematerial. Die darin enthaltenen Informationen werden Ihnen entsprechend den gesetzlichen Vorschriften bereitgestellt, um Ihnen das Verständnis dessen zu erleichtern, worin eine Anlage in diesen Fonds besteht und welche Risiken damit verbunden sind. Es wird Ihnen empfohlen, dieses Dokument zu lesen, um eine sachkundige Entscheidung darüber zu treffen, ob eine Anlage für Sie infrage kommt oder nicht.

## OFI RS EQUILIBRE – Anteilschein XL - FR0000970105

Dieser OGAW wird von OFI ASSET MANAGEMENT verwaltet.

### Anlageziele und Anlagepolitik

**Anlageziel:** Ziel des Fonds ist es, seine Benchmark über einen empfohlenen Anlagehorizont von drei Jahren oder mehr zu übertreffen, mit dem Ziel, die Portfoliovolatilität unter 10 % pro Jahr zu halten.

**Referenzindex:** Der Referenzindex ist der folgende zusammengesetzte Index: 30 % des EuroStoxx Index (Wiederanlage der Nettodividenden) + 47 % des Bofa Merrill Lynch Euro Government Index + 23 % des Markt Iboxx Euro Liquid Corporate Index.

Dieser zusammengesetzte Index definiert das Anlageuniversum nicht restriktiv, sondern ermöglicht es den Anlegern, die Wertentwicklung und das Risiko zu beurteilen, das sie von ihrer Investition in den Fonds erwarten können.

Das Anlageziel des Fonds besteht aber nicht darin, in irgendeiner Weise die gleiche Wertentwicklung wie dieser Index zu erzielen. Er nimmt Investitionen auf der Grundlage von Kriterien vor, die zu erheblichen Abweichungen im Vergleich zur Entwicklung dieses Index führen können.

**Anlagestrategie:** Das Anlageuniversum des Fonds wird durch alle Aktien der Eurozone, auf Euro lautende Anleihen (Sovereign, Corporate, High Yield - Spekulativ - Wandelanleihen) und auf Euro lautende Finanzinstrumente definiert.

Auf Basis einer dynamischen Zuordnung investiert die Verwaltung entsprechend seinem Anlageuniversum in lebhaft Wertpapiere, OGA und/oder Finanzkontrakte, ohne jedoch zu versuchen, die Gewichtung des zusammengesetzten Index wiederzugeben.

Die Zuordnung zwischen den verschiedenen Anlageklassen erfolgt unter Berücksichtigung der folgenden Beschränkungen hinsichtlich des Engagements: Aktien: 0 bis 60 % des Nettovermögens - Anleihen: 0 bis 100 % des Nettovermögens - Finanzinstrumente: 0 bis 100 % des Nettovermögens.

Der Fonds ist keinem direkten Wechselkursrisiko ausgesetzt. Es kann indirekt bis zu einer Grenze von 10 % über die ausgewählten OGA ausgesetzt werden.

Auf Basis seines Anlageuniversums nimmt die Verwaltung quartalsweise oder bei Bedarf, abhängig von den Marktbedingungen, eine strategische Zuordnung basierend auf einem innerhalb der OFI-Gruppe entwickelten quantitativen Modell zwischen den verschiedenen Anlageklassen vor, um ihre Beiträge zum Gesamtrisiko zu steuern. Dieses Modell basiert in keiner Weise auf Annahmen über zukünftige Performance-Schätzungen oder Trendanalysen, sondern nur auf Volatilitätsniveaus und Korrelationen zwischen den Vermögenswerten. Die Einhaltung des Ziels, die Volatilität unter 10 % zu halten, kann eine Verringerung der Hebelwirkung des Fonds und damit eine geringere Performance entsprechend der Verringerung des Risikos des OGA zur Folge haben. Abhängig von den Marktbedingungen und seinen Ansichten hat der Verwalter dann das volle Ermessen, eine taktische Zuordnung vorzunehmen, mit der die strategische Zuordnung durch den Abschluss spezifischer Absicherungen oder Exposures über Finanzkontrakte verändert wird.

Die Aktienanlagestrategie besteht aus einer Auswahl von Wertpapieren börsennotierter Unternehmen innerhalb eines breiten Anlageuniversums, das sich aus Wertpapieren der Eurozone und sekundär aus Wertpapieren außerhalb der Eurozone zusammensetzt, die jedoch in Euro ausgegeben werden.

In diesem Zusammenhang wird das Portfolio aktiv auf der Grundlage dynamischer Investitionen in diese Wertpapiere verwaltet. Die geografische und branchenbezogene Diversifizierung des Portfolios ergibt sich somit aus der individuellen Wahl der Zielunternehmen im Anlageuniversum und kann deutlich vom Referenzindex abweichen.

Abhängig von den Marktbedingungen entscheidet der Verwalter über eine Zuordnung auf jedes Anleiensegment nach Gewichtung. Die Auswahl der Wertpapiere erfolgt auf der Grundlage der folgenden Analysestufen: Makroökonomische Analyse – Finanzanalyse – Auswahl der Emittenten. Der Fonds kann sowohl in „Investment-Grade“-Anleihen als auch in „High Yield“-Wertpapiere (d. h. spekulativ oder „Spekulative Grade“) investieren, die auf Euro lauten. Er kann außerdem in nicht-notierte Anleihen anlegen. Das Portfolio kann auch in Wandelanleihen anlegen, die in Euro notiert sind.

Für den Teil Aktien- und Anleiheauswahl schließt der Fondsverwalter seine Untersuchung durch eine Analyse nicht finanzieller Kriterien ab, um einer Auswahl an Unternehmen „nachhaltiger Geldanlagen“ (SRI) der Unternehmen im Portfolio den Vorrang zu geben. Diese Untersuchung erfolgt unter Einbeziehung von ökologischen, sozialen und governancebezogenen Faktoren.

Das SRI-Analyse-Team erstellt einen branchenbezogenen Bezugsrahmen für die zentralen Herausforderungen (Umwelt, Gesellschaft und Governance, siehe oben) und wählt dabei für jede Branche die für sie wichtigsten ESG-Herausforderungen aus.

Die ESG-Bewertungen der Unternehmen werden verwendet, um eine SRI-Bewertung zu erstellen, entsprechend der Klassifizierung der ESG-Bewertung des Emittenten in Bezug auf andere Akteure ihres Supersektors ICB (Niveau 2). Die SRI-Note wird auf einer Skala von 0-5 erstellt. Dabei entspricht das Niveau 5 dem besten ESG-Rating der Branche.

Je nach Rating wird jeder Gesellschaft eine SRI-Kategorie zugewiesen: Leader – Impliziert – Konform – Unsicher – Unter Beobachtung.

Die SRI-OGA, die von diesem Fonds ausgewählt werden können, unterliegen ebenfalls einem Transparenzrating, das auf der Berechnung des gewichteten durchschnittlichen SRI-Scores des Portfolios basiert. Zur Festlegung der oben beschriebenen SRI-Kategorien gelten sie nach Absprache als dem Sektor „Banken“ zugeordnet.

#### Verfahren für Anlagen in Aktien:

SRI-Kategorien werden innerhalb des EuroStoxx-Index auf der Ebene jedes ICB-Supersektors (Ebene 2) festgelegt.

Das zulässige Anlageuniversum wird durch den Ausschluss von Unternehmen mit der SRI-Kategorie „Unter Beobachtung“ aus dem Anlageuniversum definiert.

Zur Erinnerung: Die ICB-Einteilung ist eine internationale Brancheneinteilung, die den Vergleich von Unternehmen nach 4 Klassifizierungsstufen erleichtert. Die ICB-Einteilung unterscheidet zwischen 10 Branchen (ICB1) und innerhalb dieser Branchen zwischen 19 Supersektoren (ICB2), 41 Sektoren (ICB3) und 114 Untersektoren (ICB4). Jeder Wert wird je nach seiner Hauptumsatzquelle eindeutig in einer der 114 Untersektoren eingeteilt.

#### Verfahren für Zinsanlagen und OGA:

Die SRI-Kategorien werden auf Ebene des Anlageuniversums aller analysierten Emittenten (derzeit etwa 2700) festgelegt.

Das zulässige Anlageuniversum wird durch den Ausschluss von privaten Emittenten und Staaten mit der SRI-Kategorie „Unter Beobachtung“ aus dem Anlageuniversum definiert.

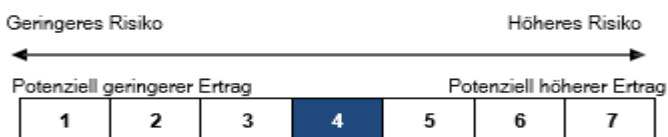
Zuletzt erfolgt die Auswahl der OGA auf 3 Hauptebenen: Identifizierung vergleichbarer Produkte, quantitative und qualitative Analyse des Verhaltens der leistungsstärksten Produkte nach Familie und Validierung einer Auswahl durch eine detaillierte Analyse der Portfolios und Verwaltungsprozesse. Die Anlagestrategie des Fonds kann vollständig über OGA umgesetzt werden, die wiederum 100 % des Nettovermögens ausmachen können.

Der Fonds kann in feste oder bedingte Finanzterminkontrakte an regulierten und organisierten Märkten in Frankreich und im Ausland und/oder außerbörslich gehandelt investieren. In diesen Märkten kann der Fonds die folgenden Produkte zur Absicherung oder zum Engagement verwenden: Futures - Anleihen - Zinsswaps - Zinsscaps - Zinsfloors - Single-Name-CDS und/oder CDS-Indices und/oder Anleihen auf CDS-Indices.

**Bedingungen für Zeichnung und Rücknahme:** Der Liquidationswert wird täglich neu berechnet. Er wird an jedem Börsenhandelstag ermittelt, der kein Feiertag ist, und auf denselben Tag datiert. An jedem Bewertungstag hat der Anleger bis 10 Uhr die Möglichkeit, bei der Depotbank Anteile zu zeichnen oder sich seine Anteile auszahlen zu lassen. Die Verwaltungsgesellschaft entscheidet jährlich über die Verteilung der Erträge und kann über deren Aktivierung oder die vollständige oder teilweise Ausschüttung entscheiden.

**Empfehlung:** Die empfohlene Anlagedauer für den Investmentfonds beträgt drei Jahre. Der Fonds eignet sich möglicherweise nicht für Anleger, die ihre Einlage nach weniger als drei Jahren zurückziehen wollen.

### Risiko- und Ertragsprofil



Dieser synthetische Indikator wurde auf der Grundlage der Bewertung der historischen Volatilität abgeleitet, die aus der wöchentlichen Wertentwicklung des zusammengesetzten Index über einen Zeitraum von fünf Jahren ermittelt wurde. Die Zusammensetzung dieses Indizes wird über die derzeitigen Engagements des Fonds definiert.

Das Risiko des OGAW befindet sich derzeit auf Niveau 4 des synthetischen Indikators. Dieses mittlere Risiko ist abhängig vom Engagement des Fonds am Aktienmarkt (0 bis 60 %) und von der Fähigkeit des Verwalters, je nach seinen Erwartungen ein Engagement am Zins- oder Geldmarkt vorzuziehen.

**Bedeutende, im Indikator nicht berücksichtigte Risiken für den OGAW:**

**Kreditrisiko:** Der Fonds kann zu bis zu 100 % in Anleihen, Schuldverschreibungen und Geldmarktinstrumente investiert sein. Bei Bonitätsverschlechterung oder Ausfall des Emittenten der im Portfolio gehaltenen Wertpapiere ist er dem Kreditrisiko ausgesetzt.

**Risiko in Bezug auf die Verwendung von Derivaten:** Der Fonds ist dem Risiko im Zusammenhang mit dem Einsatz von Derivatprodukten ausgesetzt, da der Verwalter das Portfolio an den Aktien- und Devisen-, Zins- und Kreditmärkten durch feste oder bedingte Terminkontrakte absichern kann.

Daten aus der Vergangenheit, wie jene, die für die Berechnung des synthetischen Indikators verwendet wurden, sind möglicherweise kein zuverlässiger Indikator für das zukünftige Risikoprofil Ihres OGAW. Es ist nicht sicher, dass die angegebene Risiko- und Ertragskategorie unverändert bleiben, da sich die Einstufung Ihres OGAW fortan verändern kann. Die niedrigste Kategorie ist nicht gleichbedeutend mit einer risikofreien Anlage. Ausführlichere Informationen zum Risiko- und Ertragsprofil finden Sie im vollständigen Verkaufsprospekt, den Sie von der Verwaltungsgesellschaft OFI ASSET MANAGEMENT erhalten.

## Kosten

Die gezahlten Kosten und Gebühren werden verwendet, um die Betriebskosten des OGAW zu decken, einschließlich der Kosten für Vermarktung und Vertrieb von Anteilen. Diese Kosten verringern den potenziellen Wertzuwachs der Investitionen.

### Einmalige Kosten vor und nach der Anlage

|                    |                     |
|--------------------|---------------------|
| Ausgabeaufschlag   | 3,00 % verhandelbar |
| Rücknahmeaufschlag | Entfällt.           |

Die angegebenen **Ausgabeaufschläge** und **Rücknahmeaufschläge** sind Höchstbeträge. In bestimmten Fällen können die Anleger weniger bezahlen. Den tatsächlichen Wert des Ausgabeaufschlags und Rücknahmeaufschlags können sie bei ihrem Berater oder Vertriebssträger erfragen. Die Ausgabeaufschläge werden erhoben, bevor Ihr Kapital investiert wird und bevor Ihnen die Erträge Ihrer Investition ausbezahlt werden.

### Vom Fonds im Laufe eines Jahres erhobene Kosten

|                              |       |
|------------------------------|-------|
| Laufende Kosten <sup>1</sup> | 0,42% |
|------------------------------|-------|

### Vom Fonds unter bestimmten Umständen erhobene Kosten

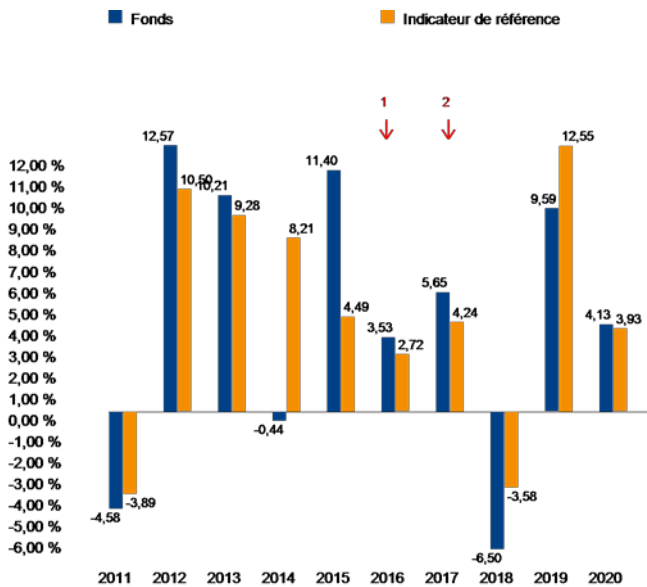
|                            |           |
|----------------------------|-----------|
| Erfolgsabhängige Provision | Entfällt. |
|----------------------------|-----------|

**Laufende Kosten<sup>1</sup>:** Dieser Wert beruht auf dem vergangenen, im Dezember 2020 abgeschlossenen Geschäftsjahr. Dieser Prozentsatz kann von Jahr zu Jahr schwanken.

Die laufenden Kosten beinhalten nicht: die erfolgsabhängigen Provisionen und die Vermittlungskosten, mit Ausnahme von Ausgabeaufschlägen und Rücknahmeaufschlägen, die der OGAW beim Kauf bzw. Verkauf von Anteilen an einen anderen Organismus für gemeinsame Anlagen zahlt.

Weitere Informationen über die Gebühren finden Sie im Abschnitt „Gebühren und Provisionen“ des Verkaufsprospekts dieses Fonds, den Sie auf der Website [www.ofi-am.fr](http://www.ofi-am.fr) finden.

## Wertentwicklungen in der Vergangenheit



**Referenzindex:** 30 % des EuroStoxx Index (Wiederanlage der Nettodividenden) + 47 % des EuroMTS Global + 23 % des Markt Iboxx Euro Liquid Corporate Index  
Zum 31.03.2017 wird der Referenzindex wie folgt modifiziert: 30 % des EuroStoxx Index (Wiederanlage der Nettodividenden) + 47 % des Bofa Merrill Lynch Euro Government Index + 23 % des Markt Iboxx Euro Liquid Corporate Index

Die möglicherweise erhobenen Ausgabeaufschläge werden bei der Berechnung der Wertentwicklung nicht berücksichtigt.  
Die laufenden Kosten und die erfolgsabhängige Provision werden für die Berechnung der Wertentwicklungen berücksichtigt.

Dieser OGAW wurde am 22.12.2000 gegründet – Währung für die Berechnungen: EUR

### Bedeutende Änderungen in den letzten zehn Jahren:

- 06/02/2016 : Änderung der Managementstrategie und des Risiko-Rendite-Profiles, Integration von SRI-Filtern.
- 31/03/2017 : Änderung der Benennung zu OFI RS EQUILIBRE. Für die Auswahl von OGA schließt der Verwalter seine Untersuchung durch eine Analyse nicht finanzieller Kriterien ab, um einer Auswahl an Unternehmen „nachhaltiger Geldanlagen“ (SRI) der Unternehmen im Portfolio den Vorrang zu geben.

Zum 24.07.2017 werden die Anteilscheine C/D zu Anteilscheinen XL umbenannt und der Mindestbetrag der Erstzeichnungen auf 10.000.000 € erhöht.

Ab dem 24.01.2018 wurde das Geschäftsjahresende des Fonds von März auf Dezember verlegt. Der Fonds schließt ausnahmsweise ein letztes Mal am letzten Handelstag der Pariser Börse im März 2018. Am letzten Handelstag in Paris im Dezember 2018 wird dann ein Geschäftsbericht über einen außergewöhnlichen Zeitraum von neun Monaten erstellt.

**Warnhinweis:** Die Wertentwicklungen der Vergangenheit lassen keine Rückschlüsse auf künftige Wertentwicklungen zu.

## Praktische Informationen

Name der Depotbank: SOCIETE GENERALE PARIS

Weitere Informationen (Wert des Anteilscheins, vollständiger Verkaufsprospekt, Jahresberichte) können kostenlos bezogen werden:

- auf einfache schriftliche Anfrage bei der Verwaltungsgesellschaft **OFI ASSET MANAGEMENT**, die am 15.07.1992 von der Börsenaufsichtsbehörde unter der Nr. GP 92-12 zugelassen wurde, unter der folgenden Adresse: **OFI ASSET MANAGEMENT – 22 rue Vernier - 75017 PARIS**
- unter der folgenden E-Mail-Adresse: **contact@ofi-am.fr**. Sie können sich ebenfalls an unsere **Verkaufsdirektion unter der Nr. +33 (0)1 40 68 12 94** wenden.

Diese Informationen stehen in den folgenden Sprachen zur Verfügung: Französisch.

Die steuerliche Behandlung der Erträge und Kapitalgewinne aus dem OGAW hängt von der besonderen Situation des Anlegers und dem Land seines steuerlichen Wohnsitzes ab. Hierfür sollten Sie sich vorzugsweise an Ihren üblichen Steuerberater wenden.

Die Verwaltungsgesellschaft OFI ASSET MANAGEMENT kann nur dann haftbar gemacht werden, wenn die in diesem Dokument enthaltenen Aussagen irreführend oder unrichtig sind bzw. im Widerspruch zu den entsprechenden Teilen des OGAW-Verkaufsprospekts stehen.

Informationen über die Verwaltungsgesellschaft und ihre OGAW erhalten Sie unter folgender Adresse: **www.ofi-am.fr**. Um es Anteilhabern auf ihren Wunsch zu ermöglichen, spezifischen Anforderungen gerecht zu werden, beispielsweise zur Einhaltung der für sie geltenden Vorschriften, übermittelt die Verwaltungsgesellschaft in einer angemessenen Frist an alle Anteilhaber, die dies beantragen, die erforderlichen Informationen unter Einhaltung der nach den geltenden Vorschriften vorgesehenen Regeln des Verhaltenskodex.

Dieser OGAW ist in Frankreich zugelassen und wird von der frz. Finanzaufsicht überwacht. Die Verwaltungsgesellschaft OFI ASSET MANAGEMENT ist in Frankreich zugelassen und wird von der frz. Finanzaufsicht überwacht.

Die hier bereitgestellten wesentlichen Anlegerinformationen sind korrekt und entsprechen dem Stand vom **15.02.2021**

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## OFI RS EQUILIBRE – Anteilschein RC EUR - FR0013247392

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Die SRI-Kategorien werden auf Ebene des Anlageuniversums aller analysierten Emittenten (derzeit etwa 2700) festgelegt.

Das zulässige Anlageuniversum wird durch den Ausschluss von privaten Emittenten und Staaten mit der SRI-Kategorie „Unter Beobachtung“ aus dem Anlageuniversum definiert.

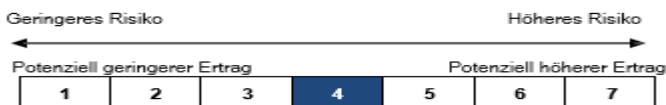
Zuletzt erfolgt die Auswahl der OGA auf 3 Hauptebenen: Identifizierung vergleichbarer Produkte, quantitative und qualitative Analyse des Verhaltens der leistungsstärksten Produkte nach Familie und Validierung einer Auswahl durch eine detaillierte Analyse der Portfolios und Verwaltungsprozesse. Die Anlagestrategie des Fonds kann vollständig über OGA umgesetzt werden, die wiederum 100 % des Nettovermögens ausmachen können.

Der Fonds kann in feste oder bedingte Finanzterminkontrakte an regulierten und organisierten Märkten in Frankreich und im Ausland und/oder außerbörslich gehandelt investieren. In diesen Märkten kann der Fonds die folgenden Produkte zur Absicherung oder zum Engagement verwenden: Futures - Anleihen - Zinsswaps - Zinscaps - Zinsfloors - Single-Name-CDS und/oder CDS-Indices und/oder Anleihen auf CDS-Indices.

**Bedingungen für Zeichnung und Rücknahme:** Der Liquidationswert wird täglich neu berechnet. Er wird an jedem Börsenhandelstag ermittelt, der kein Feiertag ist, und auf denselben Tag datiert. An jedem Bewertungstag hat der Anleger bis 10 Uhr die Möglichkeit, bei der Depotbank Anteile zu zeichnen oder sich seine Anteile auszahlen zu lassen. Die Dividenden werden thesauriert.

**Empfehlung:** Die empfohlene Anlagedauer für den Investmentfonds beträgt drei Jahre. Der Fonds eignet sich möglicherweise nicht für Anleger, die ihre Einlage nach weniger als drei Jahren zurückziehen wollen.

### Risiko- und Ertragsprofil



Dieser synthetische Indikator wurde auf der Grundlage der Bewertung der historischen Volatilität abgeleitet, die aus der wöchentlichen Wertentwicklung des zusammengesetzten Index über einen Zeitraum von fünf Jahren ermittelt wurde. Die Zusammensetzung dieses Indizes wird über die derzeitigen Engagements des Fonds definiert.

Das Risiko des OGAW befindet sich derzeit auf Niveau 4 des synthetischen Indikators. Dieses mittlere Risiko ist abhängig vom Engagement des Fonds am Aktienmarkt (0 bis 60 %) und von der Fähigkeit des Verwalters, je nach seinen Erwartungen ein Engagement am Zins- oder Geldmarkt vorzuziehen.

**Bedeutende, im Indikator nicht berücksichtigte Risiken für den OGAW**

**Kreditrisiko:** Der Fonds kann zu bis zu 100 % in Anleihen, Schuldverschreibungen und Geldmarktinstrumente investiert sein. Bei Bonitätsverschlechterung oder Ausfall des Emittenten der im Portfolio gehaltenen Wertpapiere ist er dem Kreditrisiko ausgesetzt.

**Risiko in Bezug auf die Verwendung von Derivaten:** Der Fonds ist dem Risiko im Zusammenhang mit dem Einsatz von Derivatprodukten ausgesetzt, da der Verwalter das Portfolio an den Aktien- und Devisen-, Zins- und Kreditmärkten durch feste oder bedingte Terminkontrakte absichern kann.

Daten aus der Vergangenheit, wie jene, die für die Berechnung des synthetischen Indikators verwendet wurden, sind möglicherweise kein zuverlässiger Indikator für das zukünftige Risikoprofil Ihres OGAW. Es ist nicht sicher, dass die angegebene Risiko- und Ertragskategorie unverändert bleiben, da sich die Einstufung Ihres OGAW fortan verändern kann. Die niedrigste Kategorie ist nicht gleichbedeutend mit einer risikofreien Anlage. Ausführlichere Informationen zum Risiko- und Ertragsprofil finden Sie im vollständigen Verkaufsprospekt, den Sie von der Verwaltungsgesellschaft OFI ASSET MANAGEMENT erhalten.

## Kosten

Die gezahlten Kosten und Gebühren werden verwendet, um die Betriebskosten des OGAW zu decken, einschließlich der Kosten für Vermarktung und Vertrieb von Anteilen. Diese Kosten verringern den potenziellen Wertzuwachs der Investitionen.

### Einmalige Kosten vor und nach der Anlage

|                   |                     |
|-------------------|---------------------|
| Ausgabeaufschlag  | 3,00 % verhandelbar |
| Rücknahmeabschlag | Entfällt.           |

Die angegebenen **Ausgabeaufschläge** und **Rücknahmeabschläge** sind Höchstbeträge. In bestimmten Fällen können die Anleger weniger bezahlen. Den tatsächlichen Wert des Ausgabeaufschlags und Rücknahmeabschlags können sie bei ihrem Berater oder Vertriebssträger erfragen. Die Ausgabeaufschläge werden erhoben, bevor Ihr Kapital investiert wird und bevor Ihnen die Erträge Ihrer Investition ausgezahlt werden.

### Vom Fonds im Laufe eines Jahres erhobene Kosten

|                              |       |
|------------------------------|-------|
| Laufende Kosten <sup>1</sup> | 1,52% |
|------------------------------|-------|

### Vom Fonds unter bestimmten Umständen erhobene Kosten

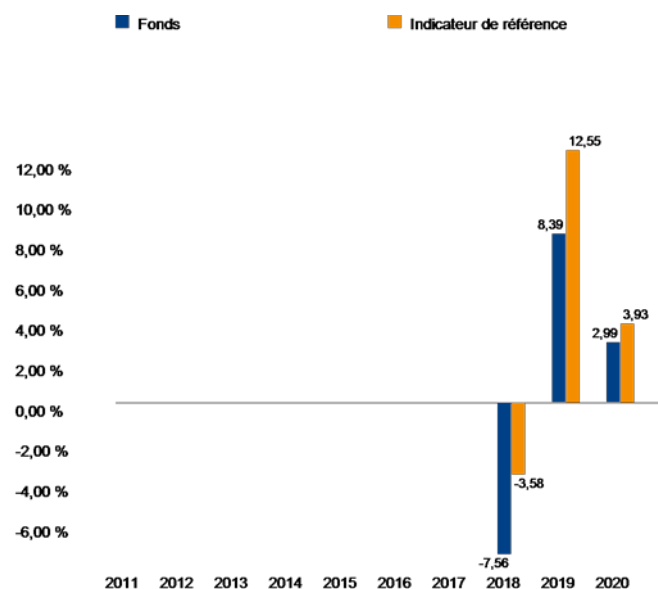
|                            |           |
|----------------------------|-----------|
| Erfolgsabhängige Provision | Entfällt. |
|----------------------------|-----------|

**Laufende Kosten<sup>1</sup>:** Dieser Wert beruht auf dem vergangenen, im Dezember 2020 abgeschlossenen Geschäftsjahr. Dieser Prozentsatz kann von Jahr zu Jahr schwanken.

Die laufenden Kosten beinhalten nicht: die erfolgsabhängigen Provisionen und die Vermittlungskosten, mit Ausnahme von Ausgabeaufschlägen und Rücknahmeabschlägen, die der OGAW beim Kauf bzw. Verkauf von Anteilen an einen anderen Organismus für gemeinsame Anlagen zahlt.

Weitere Informationen über die Gebühren finden Sie im Abschnitt „Gebühren und Provisionen“ des Verkaufsprospekts dieses Fonds, den Sie auf der Website [www.ofi-am.fr](http://www.ofi-am.fr) finden.

## Wertentwicklungen in der Vergangenheit



**Referenzindex:** 30 % des EuroStoxx Index (Wiederanlage der Nettodividenden) + 47 % des Bofa Merrill Lynch Euro Government Index + 23 % des Markt Iboxx Euro Liquid Corporate Index.

Die möglicherweise erhobenen Ausgabeaufschläge werden bei der Berechnung der Wertentwicklung nicht berücksichtigt.

Die laufenden Kosten und die erfolgsabhängige Provision werden für die Berechnung der Wertentwicklungen berücksichtigt.

Dieser OGAW wurde am 22.12.2000 gegründet – Der Anteilschein RC EUR wurde am 03.05.2017 gegründet. Währung für die Berechnungen: EUR

### Bedeutende Änderungen in den letzten zehn Jahren:

Entfällt.

Ab dem 24.01.2018 wurde das Geschäftsjahresende des Fonds von März auf Dezember verlegt. Der Fonds schließt ausnahmsweise ein letztes Mal am letzten Handelstag der Pariser Börse im März 2018. Am letzten Handelstag in Paris im Dezember 2018 wird dann ein Geschäftsbericht über einen außergewöhnlichen Zeitraum von neun Monaten erstellt.

**Warnhinweis:** Die Wertentwicklungen der Vergangenheit lassen keine Rückschlüsse auf künftige Wertentwicklungen zu.

## Praktische Informationen

Name der Depotbank: SOCIETE GENERALE PARIS

Weitere Informationen (Wert des Anteilscheins, vollständiger Verkaufsprospekt, Jahresberichte) können kostenlos bezogen werden:

- auf einfache schriftliche Anfrage bei der Verwaltungsgesellschaft **OFI ASSET MANAGEMENT**, die am 15.07.1992 von der Börsenaufsichtsbehörde unter der Nr. GP 92-12 zugelassen wurde, unter der folgenden Adresse: **OFI ASSET MANAGEMENT – 22 rue Vernier - 75017 PARIS**
- unter der folgenden E-Mail-Adresse: **contact@ofi-am.fr**. Sie können sich ebenfalls an unsere **Verkaufsdirektion unter der Nr. +33 (0)1 40 68 12 94** wenden.

Diese Informationen stehen in den folgenden Sprachen zur Verfügung: Französisch.

Die steuerliche Behandlung der Erträge und Kapitalgewinne aus dem OGAW hängt von der besonderen Situation des Anlegers und dem Land seines steuerlichen Wohnsitzes ab. Hierfür sollten Sie sich vorzugsweise an Ihren üblichen Steuerberater wenden.

Die Verwaltungsgesellschaft OFI ASSET MANAGEMENT kann nur dann haftbar gemacht werden, wenn die in diesem Dokument enthaltenen Aussagen irreführend oder unrichtig sind bzw. im Widerspruch zu den entsprechenden Teilen des OGAW-Verkaufsprospekts stehen.

Informationen über die Verwaltungsgesellschaft und ihre OGAW erhalten Sie unter folgender Adresse: [www.ofi-am.fr](http://www.ofi-am.fr). Um es Anteilhabern auf ihren Wunsch zu ermöglichen, spezifischen Anforderungen gerecht zu werden, beispielsweise zur Einhaltung der für sie geltenden Vorschriften, übermittelt die Verwaltungsgesellschaft in einer angemessenen Frist an alle Anteilhaber, die dies beantragen, die erforderlichen Informationen unter Einhaltung der nach den geltenden Vorschriften vorgesehenen Regeln des Verhaltenskodex.

Dieser OGAW ist in Frankreich zugelassen und wird von der frz. Finanzaufsicht überwacht. Die Verwaltungsgesellschaft OFI ASSET MANAGEMENT ist in Frankreich zugelassen und wird von der frz. Finanzaufsicht überwacht.

Die hier bereitgestellten wesentlichen Anlegerinformationen sind korrekt und entsprechen dem Stand vom 15.02.2021

## **ADDITIONAL INFORMATION FOR INVESTORS IN GERMANY**

OFI Asset Management has notified the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) of its intention to distribute the units of the Fund **OFI RS EQUILIBRE** in the Federal Republic of Germany and has been authorized to distribute the units in the Federal Republic of Germany upon completion of the notification procedure.

### **Paying and Information Agent**

OLDENBURGISCHE LANDESBANK AG, a bank established under the laws of Germany, having its registered office at Stau 15/17, 26122 Oldenburg, registered with the Oldenburg Trade Registry, number HRB 3003, has undertaken the function of Paying and Information Agent for the Fund in the Federal Republic of Germany (the "German Paying and Information Agent")

### **Information and Documents**

For unit-holders resident in Germany, the following documents are available for inspection in hard copy, free of charge and upon request at the German Paying and Information Agent:

- Prospectus
- Key Investor Information Documents
- Articles of Incorporation
- The latest annual report, and the most recent semi-annual report, if published thereafter
- Custody and Administration Agreements
- Paying Agency Agreement

Any other information to the Shareholders will be sent to the Shareholders by post. The issue, redemption and conversion prices of shares will be published on the website: [www.ofi-am.fr](http://www.ofi-am.fr). Additionally, communications to investors in Germany will be published in a durable medium, further to the requirements of Article 167 of the German Investment Code in the following cases: suspension of the redemption of the shares, termination of the management of the fund or its liquidation, any amendments to the Articles of Incorporation which are inconstant with the previous investment principles, which affect material investor rights or which relate to remuneration and reimbursement of expenses that may be paid or made out of the asset pool, merger of the fund with one or more other funds and the change of the fund into a feeder fund or the modification of a master fund.

Applications for the redemption and conversion of shares may be sent to the German Paying and Information Agent. All payments to investors, including redemption proceeds and potential distributions, may, upon request, be paid through the German Paying and Information Agent.

## I. General characteristics

### 1/ STRUCTURE OF THE UCITS

#### Name:

OFI RS EQUILIBRE (the "Fund").

#### Legal structure and Member State in which the UCITS was constituted:

Mutual fund under French law.

#### Date of creation and envisaged term:

This UCITS was initially created on 22 December 2000 for a term of 99 years.

#### Summary of the management offer:

| Units                | Characteristics |                                    |          |  |   |
|----------------------|-----------------|------------------------------------|----------|--|---|
|                      | ISIN code       | Allocation of distributable sums   | Currency | Subscribers concerned  | Minimum amount of initial subscriptions |
| XL                   | FR0000970105    | Capitalisation and/or Distribution | EUR      | All subscribers  | EUR 10,000,000 (*)                      |
| OFI PROFIL EQUILIBRE | FR0012979268    | Capitalisation                     | EUR      | Reserved for Mutavie insurance policyholders   | 1 unit                                  |
| N                    | FR0013223567    | Distribution                       | EUR      | Reserved for the OFI Group's Feeder UCIs   | 1 unit                                  |
| RC EUR               | FR0013247392    | Capitalisation                     | EUR      | All subscribers  | 1 unit                                  |
| RF                   | FR0013308913    | Capitalisation                     | EUR      | Units reserved for investors who subscribe via distributors or intermediaries:<br>- subject to national legislation prohibiting any retrocession to distributors<br>- providing an independent advisory service within the meaning of EU Regulation MIF2<br>- providing a service of individual portfolio management under mandate | 1 unit (**)                             |

(\*) It is stated that in the case of subscriptions by more than one company belonging to the same group, within the meaning of Article L.233-3 I. of the Commercial Code, compliance with this minimum subscription shall be assessed by accumulating the subscriptions of the various companies of that group. Similarly, in the case of subscriptions by more than one UCI/Mandates managed by the same Management Company, compliance with this minimum subscription shall be assessed by accumulating the different subscriptions of the UCI/Mandates of the said Management Company.

(\*\*) the RF units may also be subscribed on the basis of one unit, by:

- The Fund portfolio Management Company or an entity belonging to the same group;
- The Depositary or an entity belonging to the same group;
- The promoter of the Fund or an entity belonging to the same group.

### The latest annual report and the latest periodic statement are available from:

The latest annual and periodic documents are sent free of charge within one week, on a written request from the unitholder to:

OFI ASSET MANAGEMENT  
22 rue Vernier – 75017 PARIS  
Using the following address: [contact@ofi-am.fr](mailto:contact@ofi-am.fr)

These documents are also available at [www.ofi-am.fr](http://www.ofi-am.fr)

Further explanations can be obtained at any time from the Sales Department of OFI Asset Management (Tel: +33 (0) 1 40 68 17 17) or on request to the following e-mail address: [contact@ofi-am.fr](mailto:contact@ofi-am.fr)

## 2/ STAKEHOLDERS

### Management company:

**OFI ASSET MANAGEMENT**  
Limited Liability Company with an Executive Board  
22 rue Vernier – 75017 Paris

Portfolio management company registered by the Autorité des Marchés Financiers under no. GP 92-12.

Hereinafter referred to as the "Management Company".

### Depositary and custodian:

**SOCIETE GENERALE**  
Credit establishment created on 8 May 1864 by a decree of authorisation signed by Napoleon III  
29, boulevard Haussmann - 75009 Paris.

Postal address of Depositary: 75886 Paris Cedex 18 (France).

### Identity of the Depositary of the Fund:

The Depositary of the Fund, SOCIETE GENERALE S.A., acting through its Securities Services Department (the "Depositary"). Société Générale, with its registered office at 29, boulevard Haussmann, Paris (75009), registered with the Companies Register for Paris under number 552 120 222, is an establishment authorised by the Autorité de Contrôle Prudentiel et de Résolution (APCR) and subject to the supervision of the Autorité des Marchés Financiers (AMF).

### Description of the Depositary's responsibilities and potential conflicts of interest:

The Depositary has three types of responsibilities, respectively, supervision of the regularity of the Management Company's decisions, monitoring the cash movements of the Fund and safe-keeping of the assets of the Fund.

The primary objective of the Depositary is to protect the interests of the unit-holders/investors of the Fund.

Potential conflicts of interest may be identified, in particular in the case where the Management Company also has commercial relations with Société Générale, alongside its appointment as Depositary (which may be the case when Société Générale calculates, by delegation of the management company, the net asset value, and UCIs of which Société Générale is the Depositary or when there is a group connection between the Management Company and the Depositary).



To manage these situations, the Depositary has introduced and updated a procedure for managing conflicts of interest, aiming at:

- Identification and analysis of situations of potential conflicts of interest;
- Recording, management and monitoring of situations of conflicts of interest by:
  - (i) Relying on the permanent measures in place in order to manage conflicts of interest, such as segregation of tasks, separation of hierarchical and functional lines, monitoring lists of insider dealing, dedicated IT environments;
  - (ii) Implementing, on a case-by-case basis:
    - (a) Preventive and appropriate measures such as the creation of an ad hoc monitoring list, new Chinese walls or by verifying that transactions are processed appropriately and/or with provision of information to the customers concerned;
    - (b) Or by refusing to manage activities which may give rise to conflicts of interest

**Description of any safe-keeping duties delegated by the Depositary, list of delegates and sub-delegates and identification of conflicts of interest likely to result from such delegation:**

The Depositary is responsible for the safe-keeping of the assets (as defined in Article 22(5) of Directive 2009/65/EC amended by Directive 2014/91/EU). In order to offer the services associated with the safe-keeping of assets in a large number of countries and to allow the UCIs to achieve their investment objectives, the Depositary has appointed sub-depositaries in countries where the Depositary does not have a direct local presence. These entities are listed on the website: [www.securities-services.societegenerale.com/fr/nous-connaitre/chiffres-cles/rapports-financiers/](http://www.securities-services.societegenerale.com/fr/nous-connaitre/chiffres-cles/rapports-financiers/).

In accordance with Article 22a (2) of the UCITS V Directive, the process for appointment and supervision of sub-depositaries follows the highest quality standards, including management of potential conflicts of interest which might arise on the occasion of these appointments. The Depositary has drawn up an effective policy for the identification, prevention and management of conflicts of interest in accordance with national and international regulations as well as international standards.

Delegation of the Depositary's safe-keeping functions may result in conflicts of interest. These have been identified and are controlled. The policy implemented by the Depositary consists of a mechanism which makes it possible to prevent the occurrence of any conflict of interest situation and exercise its activities in such a way that guarantees that the Depositary is always acting in the best interests of the UCIs. In particular, prevention measures consist of ensuring the confidentiality of the information exchanged, physically separating the main activities which may enter into conflicts of interest, identifying and classifying remuneration and monetary and non-monetary benefits and implementing mechanisms and policies regarding gifts and events.

**Auditors:**

**APLITEC**

Les Patios Saint Jacques  
4-14 Rue Ferrus - 75014 Paris

Represented by Mr Bruno Dechance

**Marketer:**

**OFI ASSET MANAGEMENT**

Limited Liability Company with an Executive Board  
22 rue Vernier – 75017 Paris

Since the Fund is admitted for trading on Euroclear France, its units may be subscribed or redeemed with financial brokers who are not known to the Management Company.

## Delegates:

### Accounts manager:

**SOCIETE GENERALE**  
29 boulevard Haussmann  
75009 Paris

In particular, the accounts management delegation agreement entrusts SOCIETE GENERALE with updating of the accounts, calculation of the net asset value, preparation and presentation of the documents necessary for the Auditors' audit and holding of accounts documents.

### Centralising function by delegation by the Management Company:

**SOCIETE GENERALE**  
Credit establishment created on 8 May 1864 by a decree of authorisation signed by Napoleon III  
29, boulevard Haussmann - 75009 Paris

Postal address of function of centralisation of subscription/redemption orders and keeping of registers:  
32, rue du Champ-de-tir — 44000 Nantes (France).

As part of the management of the liabilities of the Fund, the centralisation of subscription and redemption orders, as well as the keeping of the unit issuer account, are performed by the Depositary (by delegation of the Management Company).

## II. Operating and management procedure

### 1/ GENERAL CHARACTERISTICS

#### Characteristics of units:

- ISIN code XL units: FR0000970105
- ISIN code OFI PROFIL EQUILIBRE units: FR0012979268
- ISIN code N units: FR0013223567
- ISIN code RC EUR units: FR0013247392
- ISIN code RF units: FR0013308913

- Nature of the right attached to the unit category:

Every unit-holder has a right of joint ownership on the assets of the Fund proportional to the number of units owned.

- Arrangements for holding liabilities:

Registration in the custodian's register for units registered as administered. The Fund is admitted for trading on Euroclear France.

- Voting right:

No voting right is attached to the units, decisions being made by the Management Company.

However, information about changes to operation of the Fund is given to unit-holders, either individually or via the press, or by any other means in accordance with instruction 2011-19 of 21 December 2011.

- Structure of units:

Bearer.

- Fractional units:

YES  NO

Number of decimal places:

Tenths  hundredths  thousandths  ten thousandths  hundred thousandths

#### Closing date:

Last trading day worked in Paris in December of each year. By way of exception, the Fund will close one last time on the last trading day in Paris in March 2018. An annual report of an exceptional duration of nine months will then be produced on the last trading day in Paris in December 2018.

#### Information about tax arrangements:

The Fund as such is not liable to taxation. However, unit-holders may bear taxation on account of the income distributed by the Fund, where applicable, or when they sell its units.

The tax arrangements applicable to the sums distributed by the Fund, or to the deferred capital gains or losses or those realised by the Fund, depend on the tax provisions applicable to the investor's specific situation, their residence for tax purposes and/or the jurisdiction of investment of the Fund. Thus, certain income distributed in France by the Fund to non-residents may be liable, in that State, to withholding tax.

**Warning:** depending on your tax arrangements, potential capital gains and income associated with holding units in the Fund may be liable to taxation. We recommend that you ask your usual tax adviser for information about this.

### The American tax law, the Foreign Account Tax Compliance Act ("FATCA"):

The objective of the American law, the FATCA, signed into law on 18 March 2010, is to reinforce the prevention of tax evasion by introducing an annual declaration to the American tax administration (the IRS, Internal Revenue Service) for accounts held outside the US by American taxpayers.

Sections 1471 to 1474 of the Internal Revenue Code ("FATCA") impose withholding tax of 30% on certain payments on a foreign financial institution (FFI) if the said FFI fails to comply with the FATCA. The mutual fund is an FFI and is therefore governed by the FATCA.

These FATCA withholding taxes may be levied on those payments made in favour of the mutual fund, except if the mutual fund complies with the FATCA under the provisions of that act, and with the corresponding legislation and regulations, or if the mutual fund is governed by an Intergovernmental Agreement (IA) so as to improve application of international tax provisions and implementation of the FATCA.

France thus signed an Intergovernmental Agreement (IA) on 14 November 2013; the mutual fund may take all measures necessary to monitor compliance, according to the terms of the IA and local implementing regulations.

In order to fulfil its obligations associated with the FATCA, the mutual fund must obtain certain information from its investors, so as to establish their American tax status. If the investor is a designated US person, a non-American entity owned by an American entity, a Non-Participating Foreign Financial Institution (NPFPI), or on failure to furnish the required documents, the mutual fund may have to report information about the investor in question to the competent tax administration, provided this is permitted by law.

All OFI Group partners will also have to communicate their status and identification number (GIIN: Global Intermediary Identification Number) and immediately notify all changes relating to these data.

Investors are invited to consult their own tax advisers regarding the requirements of the FATCA concerning their personal situation. In particular, investors holding units through intermediaries must ensure compliance by the said intermediaries with the FATCA so as not to be subjected to any withholding tax on the returns from their investments.

## 2/ SPECIFIC PROVISIONS

### Fund of funds:

Yes  No

Level of investment: up to 100% of the net assets.

### Management objective:

The Fund's objective is to outperform its benchmark over a recommended investment horizon of three years or more, with the objective of keeping portfolio volatility below 10% per year.

### Benchmark:

The benchmark is the following composite index: **30%** of the EuroStoxx Net Dividends Reinvested index + **47%** of the BofA Merrill Lynch Euro Government Index + **23%** of the Markit iBoxx Euro Liquid Corporate index.

This composite index does not restrictively define the investment universe but allows investors to assess the performance and risk they can expect from their investment in the Fund.

The EuroStoxx index is composed of around 300 European companies in the eurozone, from large caps to small caps. These are weighted by their float. The index is calculated with net dividends reinvested. (For more information about this index, go to: [www.stoxx.com](http://www.stoxx.com)). Bloomberg ticker - SXXT Index

### BofA Merrill Lynch Euro Government Index:

The BofA Merrill Lynch Euro Government Index tracks the performance of sovereign debt denominated in euros publicly issued by EU Member States either on the euro bond market or on the issuer's domestic market. Eligible countries must be members of the euro, have a good quality long-term foreign currency sovereign debt rating (based on an average of Moody's, S&P and Fitch) and have at least one readily available transparent price source for their securities. - Bloomberg ticker - EG00 index

The iBoxx Liquid Corporates Index: The Markit iBoxx EUR Liquid Corporate Index is published by Markit and is part of the Markit iBoxx EUR Investment Grade family of benchmark indices. This index consists of a strictly limited number of the most liquid bonds included in the iBoxx EUR IG Markit index. The Markit iBoxx EUR Liquid Corporate index is therefore a subset of the Markit iBoxx EUR IG index. Bloomberg ticker – IB8A index

However, the Fund's objective is not to reproduce, in one way or another, the performance of this index. It makes investments based on criteria which can result in significant discrepancies in relation to the behaviour of this index.

## Investment strategy:

### ➤ Strategies used:

The Fund's investment universe is defined by all eurozone equities, bonds (sovereign, corporate, high yield - speculative - convertible) denominated in euros and monetary instruments denominated in euros.

Based on a dynamic allocation, the management invests directly in securities, UCIs and/or financial contracts, corresponding to its investment universe, without however seeking to replicate the weighting of the composite index.

Allocation between the different asset classes is carried out in accordance with the following exposure constraints:

- **Equities:** from 0 to 60% of net assets;
- **Bonds:** from 0 to 100% of net assets;
- **Money market instruments:** from 0 to 100% of net assets

The Fund will not be directly exposed to currency risk. It may be exposed indirectly up to a limit of 10% through the selected UCIs

Based on its investment universe, each quarter or as required depending on market conditions, the management team makes a strategic allocation, based on a quantitative model developed within the OFI Group, between the various asset classes in order to manage their contributions to overall risk. This model is not based on assumptions about future performance estimates or trend analysis in any way, but only on levels of volatility and correlations between assets.

Compliance with the objective of keeping volatility below 10% may imply a reduction in the leverage effect of the Fund and thus a lower performance in line with the reduction in the level of risk of the UCI.

Depending on market conditions and their prospects, the manager then has full discretion to make a tactical allocation that will modify the strategic allocation. The resulting adjustment may be made by setting up specific hedges or exposures through financial contracts. This adjustment also allows the manager to pursue the objective of keeping the portfolio's volatility below 10%.

The manager selects the securities and UCIs on this basis.

### Equities selection:

The equity investment strategy consists of a selection of securities of listed companies within a broad investment universe composed of securities from the eurozone and, secondarily, in securities outside the eurozone but issued in euros.

In this context, the portfolio is actively managed on the basis of dynamic investments in these securities. Thus, the geographic and sectoral distribution of the portfolio is a result of all the individual choices of target companies in the investment universe and may differ significantly from the benchmark.

The Fund implements an approach based on a combination of financial and extra-financial analyses of the companies that make up the investment universe. This combination is used to determine the weightings of the securities in the portfolio. This approach enables the manager to project values and their expected yields over the long term.

The main stages of the selection process are as follows:

Research: studying links between corporate social responsibility, controlling risks, the creation of value and financial performance, in order to determine the sustainable development criteria.

Analysis of companies and criteria: analysis of companies based on information gathered and validated and research carried out.

Choice of investments: construction of the portfolio based on the chosen investment universe, by selecting stocks likely to outperform the index.

Checking and monitoring: the selected securities form the subject of ongoing monitoring such as compliance with social responsibility and sustainable development criteria. Arbitrage transactions leading to revision of the portfolio are also controlled.

#### **Bond selection:**

Depending on market conditions, the manager will decide on an allocation of weightings on each bond segment. Securities are selected on the basis of several analytical levels, which are:

##### Macroeconomic analysis:

Monthly macro committees (macro and asset class analysis), quarterly allocation committees of the OFI Group, trends in leading indicators, data collection (Central Banks, statistical institutes, etc.).

##### Financial analysis:

Bottom-up analysis: credit analysis, liquidity test, internal rating, restructuring risk.  
Geographic and sectoral allocation approach in line with the overall macroeconomic analysis.

##### Selection of issuers:

Depending on the structure of the target bond portfolio of the relative value of the issues, the technical factors of the issues (covenants, curve points, relative price, etc.) or qualitative factors (Green Bonds).  
Decisions are based on performance targets relative to the market and spread narrowing potential.

#### **SRI analysis for the equities selection and the bond selection:**

Alongside the examination, the manager analyses extra-financial criteria in order to favour a "Socially Responsible Investment" (SRI) selection of companies in the portfolio.

The SRI research team carries out a detailed analysis of the environmental and social issues specific to each sector of activity, and of governance issues.

This study is carried out taking into account Environmental, Social and Governance elements, namely:

- Environmental factor: direct or indirect impact of the issuer's activity on the environment: climate change, natural resources, project funding, toxic emissions, green products;
- Social factor: direct or indirect impact of the issuer's activity on stakeholders: employees, customers, suppliers and civil society, with reference to universal values (in particular: human rights, international labour standards, environmental impact, prevention of corruption, etc.);
- Governance factor: all processes, regulations, laws and institutions influencing the way the company is managed, administered and controlled.

The SRI analysis team defines a sector-based reference of the key issues (Environmental, Social, Governance listed above), selecting for each sector of activity the most important ESG issues for this sector.

Depending on the management company's analysis, the Environmental, Social and Governance issues (ESG) constitute areas of risk which may have significant financial impacts on the issuers and therefore on their sustainability. Furthermore, issuers who include sustainable development issues in their growth strategy create opportunities which contribute to their economic development. To this end, the ESG analysis complements and enriches the traditional financial analysis.

#### For private issuers:

Based on the sector-based reference for key issues, an ESG Score is calculated per issuer, which includes, first, the key issue scores (with a weighting of 70% for ES issues and 30% for governance), and second, any maluses associated with controversies not yet integrated in the scores for key issues (maximum malus of 0.75), and any bonuses associated with analysis of the SRI management tools (maximum bonus of 1). This ESG score is calculated out of 10.

#### For States:

Based on States' reference systems for key issues, an ESG Score is calculated per State. The E and S facts each represent 30% of the score, and the G factor, 40%.

For each issue, this score comprises:

- For 2/3, a "Review" part, which reflects the State's positioning compared to its peers on this issue;
- For 1/3, a "Development" part, which reflects the State's dynamics on this issue.

This ESG Score is calculated out of 5.

Companies' ESG scores are used to establish an SRI score corresponding to the ranking of the issuer's ESG score compared to other actors in its ICB supersector (level 2). The SRI score is established on a scale of 0 to 5, 5 corresponding to the best ESG score in the sector.

The eligible analysed universe is defined by limiting issuers presenting the lowest SRI Scores (Best in Class Scores established by our SRI Division) for all issuers covered by an ESG analysis (international private issuers, i.e. approximately 2,700 currently, and OECD States, known hereinafter as "the analysed universe").

Issuers are classified into categories according to their SRI Score. Each SRI category covers 20% of the issuers in the analysed universe (interest rate investments) or issuers in each EuroStoxx ICB supersector (equity investments). These categories are as follows:

- Under Supervision: issuers lagging behind in taking ESG issues into account;
- Uncertain: issuers whose ESG issues are poorly managed;
- Followers: issuers whose ESG issues are averagely managed;
- Involved: issuers active in the consideration of ESG issues;
- Leaders issuers most advanced in the consideration of ESG issues.

SRI UCIs that may be selected by this Fund are also given a transparency rating, based on the calculation of the weighted average SRI score of the portfolio. By agreement, for the purpose of establishing SRI categories as described above, they are considered to belong to the "Banks" sector.

#### **Process for equity investments:**

SRI categories are determined within the EuroStoxx index, at the level of each ICB supersector (level 2).

**The eligible investment universe is defined by the exclusion from the investment universe of companies presenting the "Under Supervision" SRI category.**

#### **Process for interest rate investments and UCIs:**

The SRI categories are determined for the universe of all issuers analysed (currently approximately 2,700).

**The eligible investment universe is defined by the exclusion from the investment universe of private issuers and states presenting the "Under Supervision" SRI category.**

Issuers that do not benefit from an ESG analysis may not exceed 10% of the net assets of the portfolio on average, including cash. This average will be calculated over a rolling year.



As a reminder: ICB classification is an international sector-based classification facilitating a comparison of companies based on four levels of classification. ICB classification divides firms into 10 industries (ICB1), and then within these industries, there are 19 supersectors (ICB2), 41 sectors (ICB3) and 114 subsectors (ICB4). Each security is classified exclusively within one of these 114 subsectors, based on its main source of income.

The Fund adheres to the AFG Eurosif Transparency Code for SRI funds open to the public, available at [www.ofi-am.fr](http://www.ofi-am.fr). This Code describes in detail the non-financial analysis method, along with the SRI selection process applied.

#### Selection of UCIs:

The selection process is carried out in three main stages:

- Identification of comparable products: the aim of this first stage is to identify funds presenting a unity of style (high-value products, low-value products, index-based products and/or products invested in growth stocks, value stocks, etc.);
- Quantitative and qualitative analysis of the behaviour of the best performing products by category: the purpose of this analysis is to select some funds by style from among the best performing in their category;
- Validation of a selection by an in-depth analysis of portfolios and management processes: the purpose of this stage is to definitively validate a certain number of products by management style, which will constitute the core selection list.

The Fund's investment strategy may be fully deployed through UCIs, which may represent 100% of the net assets.

#### ➤ Assets (excluding embedded derivatives):

The Fund portfolio is made up of the following categories of assets and financial instruments:

##### Equities:

The Fund may invest or expose between 0 and 60% of its net assets in equities in companies of all capitalisations in the eurozone, including, secondarily, in securities outside the eurozone but issued in euros.

##### Debt securities and money market instruments:

The Fund may invest or expose its net assets in bonds and other debt securities denominated in euros (fixed and/or floating rate and/or indexed and/or convertible bonds).

The Fund may invest in both Investment Grade bonds and High Yield securities (i.e. Speculative Grade) denominated in euros. It may also trade in unrated bonds.

The portfolio may also invest in convertible bonds denominated in euros.

The debt securities rating policy provides for a single rule in terms of allocating a long-term rating on bond securities. Under this policy, a rating is determined according to ratings allocated by one or more recognised agencies, and that resulting from the analyses of the management company's Credit Analysis team.

Consequently, investment decisions or credit instrument transfer decisions are not mechanically and exclusively based on the criterion of their rating but are based, among other things, on an internal analysis by the Management Company allowing it to assess the credit or market risk of a given security.

The decision to buy or to assign an asset is also based on other criteria at the manager's discretion.

No constraints are imposed on the duration and allocation of selected securities between private and public debt.

**UCI units and/or shares:**

The Fund may implement its strategy by investing in units and shares of other French or foreign UCITS that may invest up to 10% of their assets in units or shares of other UCITS, AIFs or Investment Funds.

The UCITS making up the portfolio are understood as all classifications combined.

A minimum of 30% of the net assets of the Fund may also be invested in units and/or shares in French or foreign AIFs or investment funds under foreign law meeting the four criteria in Article R.214-13 of the Monetary and Financial Code.

The Fund reserves the right to invest in UCIs promoted or managed by companies in the OFI Group.

**Others within the limit of 10% of net assets:**

Any money market instrument, debt security or equity security not traded on a regulated market in compliance with Article R.214-11 of the Monetary and Financial Code.

**➤ Derivative instruments:****Strategies on financial contracts:**

The Fund can operate on fixed-term or conditional financial contracts, traded on regulated and organised markets, French, foreign and/or over-the-counter.

In these markets, the Fund may use the following products for hedging or exposure:

- Futures;
- Options;
- Interest rate swaps;
- Caps, Floors;
- Single issuer CDS and/or CDS indices and/or CDS index options.

The UCI may use financial futures instruments where this respects its global limit calculated using the probabilistic method (see "Global Risk").

**Share derivatives:**

For exposure to and as a hedge for the general share market risk, the Fund uses listed or over-the-counter futures contracts on the main benchmark indices for shares denominated in euros, individual shares or any other type of share type vehicle. The Fund may manage this exposure or this hedging through options or futures contracts.

**Interest rate derivatives:**

In the context of the Fund's strategy and in order to manage the sensitivity of portfolio rates, the manager shall carry out hedging transactions or transactions relating to exposure to the interest rate risk associated with the bonds held in the portfolio.

The derivative instruments used to this end are, in particular, interest rate derivatives: interest rate swaps and futures.

Interest rate swaps ("IRS") are interest rate exchange contracts by means of which the manager exchanges the flows of a fixed or variable rate debt security for a fixed or variable rate flow. These transactions sometimes give rise to a balancing payment at the start of the contract.

**Credit derivatives:**

The manager may use financial contracts to expose or hedge the portfolio to credit risk by selling or buying protection.

The manager's use of credit derivatives will make it possible to manage the overall credit exposure of the portfolio, the taking or hedging of individual credit risks or a basket of issuers.

The derivative instruments used to this end are, in particular, single-issuer CDS and/or CDS Indices and or CDS Indices Options.

CDS (Credit Default Swaps) are futures contracts, the underlying asset of which is the credit risk of an issuer by which the buyer pays an annual premium, fixed at the start of the contract (fixed swap flow) and the seller, compensation in the case of a credit event affecting that issuer (variable flow, otherwise known as conditional flow).

**Commitment of the Fund on financial contracts:**

The commitment is calculated according to the probability method with a VaR at a horizon of one week with a probability of 95%. This VaR may not exceed 5% of the net assets (see Part V of the Prospectus, "Investment Rules").

The maximum leverage of the Fund, given for information only, calculated as the sum of the nominal values of the positions on financial futures instruments used, is **200%**. However, the fund reserves the option of seeking a higher leverage level, depending on the situation of the markets.

**Counterparties to transactions on financial contracts traded over-the-counter:**

The manager may process over-the-counter transactions with the following counterparties: Barclays, BNP Paribas, CACIB, JPMorgan, Natixis, Société Générale and UBS.

In addition, the Management Company maintains relations with the following counterparties with whom the manager may have to deal: Bank of America Merrill Lynch, Goldman Sachs, HSBC and Morgan Stanley.

The Fund Management Company selects its counterparties for their expertise in each category of derivatives and each type of underlying asset, for their jurisdiction of incorporation and for the Management Company's assessment of their default risk.

None of these counterparties has discretionary decision-making power on the composition or management of the Fund portfolio or on the underlying assets of the financial contracts acquired by the Fund, or has to give its approval for any transaction relating to the portfolio.

By means of the transactions realised with these counterparties, the Fund bears the risk of their defaulting (insolvency, bankruptcy, etc.). In such a situation, the net asset value of the Fund may fall (see definition of this risk in the "Risk profile" section below).

**Financial guarantees:**

In line with the Management Company's internal policy and with the aim of limiting the risks, it has put in place financial guarantee contracts, commonly known as "collateral agreements", with its counterparties.

The financial guarantees authorised by these agreements are sums of money in euros or in currencies and, for some of them, transferable securities.

If the Management Company does not receive guaranteed financial securities, it has neither a policy for discount of securities received, nor a way to evaluate the guarantees in the security.

In the case of receipt of the financial guarantee in cash, this may be:

- Invested in Short-Term Monetary Mutual Funds (UCI);
- Or not invested and placed in a cash account held by the Fund Depositary.

The management of financial guarantees may carry operational, regulatory and safekeeping risks. The risks associated with reinvestments of assets received depend on the type of assets or the type of transactions and may consist of liquidity risks or counterparty risks.

The Management Company possesses the human and technical resources needed to manage these risks.

The financial guarantees received from the counterparties are not subject to restrictions with regard to their reuse.

The Fund does not place any restrictions on its counterparties with regard to reuse of the financial guarantees supplied by the Fund.

**Safe-keeping:**

The derivative instruments and the guarantees received are kept by the Fund Depositary.

**Remuneration:**

The Fund is a direct counterparty to transactions on derivative instruments and receives all revenue generated by these transactions. Neither the Management Company nor any third party receives any remuneration in respect of transactions on derivative instruments.

➤ Securities with embedded derivatives:

**Nature of instruments used:**

Essentially, Warrants, Subscription Warrants and any type of bond medium to which a right of conversion or subscription are attached.

**The strategy of use of embedded derivatives in order to achieve the management objective:**

Interventions on securities with embedded derivatives shall be of the same nature as those realised on derivative instruments. Recourse to securities with embedded derivatives is subordinate on their potential advantage in terms of costs/efficiency or liquidity.

The leverage of the portfolio, calculated by the sum of nominal values of the derivatives, may be more than 100% of net assets depending on the situation of the markets.

➤ Deposits:

The Fund may make deposits of a maximum term of 12 months, with one or more credit establishments

➤ Cash borrowing:

In the context of normal operation, the Fund may occasionally find itself in a debit position and have recourse, in this case, to cash borrowing, up to a 10% limit of its net assets.

➤ Acquisition transactions and temporary purchase and sale of securities:

The Fund is not designed to carry out acquisitions transactions or temporary purchase or sale of securities.

## Risk profile:

The Fund will be invested in financial instruments selected by the Management Company. These instruments will experience market developments and fluctuations.

The investor is exposed directly or indirectly to the risks below, this list not being exhaustive.

### Capital loss risk:

Investors are advised that the performance of the Fund might not conform to their objectives, including over the recommended investment term and that their capital might not be returned in full, as the Fund does not benefit from any guarantee or protection of capital invested.

### Risk inherent in discretionary management:

Discretionary management is based on expectations of developments on the various markets. There is a risk that the Fund will not be invested at all times on the best performing markets.

### Equity risk:

The Fund is invested or exposed on one or more share markets which may experience marked fluctuations. Investors' attention is drawn to the fact that fluctuations in the price of the portfolio assets and/or the market risk will result in a significant reduction in the net asset value of the Fund.

### Interest rate risk:

Because of its composition, the Fund may be subject to an interest rate risk. This risk results from the fact that, in general, the price of debt securities and bonds falls when rates rise. The net asset value will fall if interest rates rise.

### Liquidity risk:

On account of its management direction, the fund may be exposed to small and medium capitalisations which, taking account of their specific characteristics, may present a liquidity risk. On account of the limited size of the market, the evolution of these stocks is more marked in an upward direction than a downward direction.

### Credit risk:

In the event of downgrading of private or public issuers, or their defaulting, the value of private bonds may fall; the Fund's net asset value will fall accordingly.

### Risk associated with the holding of convertible bonds:

The UCITS may also be exposed to convertible bonds; these may show a residual share sensitivity and experience marked fluctuations linked to changes in the prices of the underlying shares. The investor's attention is drawn to the fact that the net asset value of the Fund will drop in the case of an unfavourable change.

### Counterparty risk:

This is risk linked to the use of future financial instruments, over the counter. These transactions concluded with one or more eligible counterparties potentially expose the Fund to a risk of defaulting of one of these counterparties, possibly resulting in failure to pay which will reduce the net asset value.

### Model risk:

The management process for the Fund is based in part on using a proprietary model to determine the risk level of an asset compared to other assets in the portfolio. There is a risk that this model is not efficient. The performance of the Fund may therefore be below the management objective.

And secondarily:

### Foreign exchange risk:

This risk corresponds to the risk of foreign currency fluctuation affecting the value of the UCIs held by the Fund. The investor's attention is drawn to the fact that the net asset value of the Fund will drop in the event of an unfavourable change to the rate of currencies other than the euro.

### Subscribers concerned and standard investor profile:

XL units: all subscribers.  
RC EUR units: all subscribers.  
OFI PROFIL EQUILIBRE units: reserved for Mutavie insurance policyholders.  
N units: Reserved for feeder UCIs from the OFI Group

For XL units: it is stated that in the case of subscriptions by more than one company belonging to the same group, within the meaning of Article L.233-3 I. of the Commercial Code, compliance with this minimum subscription shall be assessed by accumulating the subscriptions of the various companies of that group. Similarly, in the case of subscriptions by more than one UCI/Mandates managed by the same Management Company, compliance with this minimum subscription shall be assessed by accumulating the different subscriptions of the UCI/Mandates of the said Management Company.

RF units are reserved for investors who subscribe via distributors or intermediaries:

- That are subject to national legislation prohibiting all retrocessions to distributors
- Providing an independent advisory service within the meaning of EU Regulation MiFID II;
- Providing a service of individual portfolio management under mandate

OFI RS EQUILIBRE is therefore aimed at an investor wanting to invest in a portfolio diversified over the risks of equity and bond markets.

The amount which it is reasonable to invest in the Fund depends on the personal situation of each investor. To determine this, investors should take into account their personal wealth, their current and future needs, their investment horizon and also their wish to take risks or, on the contrary, to favour prudent investment. They are also strongly recommended to sufficiently diversify their investments, so as not to expose them exclusively to the risks of this Fund.

Recommended term of investment: 3 years.

### Procedure for determination and allocation of income:

XL units: capitalisation and/or distribution.  
RC EUR - RF and OFI PROFIL EQUILIBRE units: capitalisation.  
N units: distribution

Entry into the accounts according to the cashed coupon method.

The sums distributable by an UCITS are made up of:

- 1 The net result plus the carry forward, plus or minus the balance of the income adjustment account;
- 2 The capital gains made, net of costs, minus capital losses made, net of costs, established during the financial year, plus net capital gains of the same nature established during previous financial years not having formed the subject of distribution or capitalisation, and minus or plus the balance of the capital gains adjustment account.

The sums mentioned in points 1 and 2 may be distributed, in full or in part, irrespective of each other.

The Management Company decides on the allocation of results.

Distributable sums are paid out within a maximum of five months following the end of the financial year.

### The Fund has opted for the following option for XL units:

#### Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;

- The Management Company decides, each year, on allocation of the net result. The Management Company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure accumulation: distributable sums relating to capital gains made are accumulated in full;
- Pure distribution: distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;
- The Management Company decides, each year, on allocation of the capital gains made. The Management Company may decide on the payment of exceptional part payments.

**The Fund has opted for the following formula for the RC EUR – RF and OFI PROFIL EQUILIBRE units:**

Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;
- The Management Company decides, each year, on allocation of the net result. The Management Company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure accumulation: distributable sums relating to capital gains made are accumulated in full;
- Pure distribution: distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;
- The Management Company decides, each year, on allocation of the capital gains made. The Management Company may decide on the payment of exceptional part payments.

**The Fund has opted for the following option for N units:**

Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;
- The Management Company decides, each year, on allocation of the net result. The Management Company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure accumulation: distributable sums relating to capital gains made are accumulated in full;
- Pure distribution: distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The Management Company may decide on the payment of exceptional part payments;
- The Management Company decides, each year, on allocation of the capital gains made. The Management Company may decide on the payment of exceptional part payments.

### Characteristics of units:

| Units                | Characteristics |                                    |          |  |   |
|----------------------|-----------------|------------------------------------|----------|--|---|
|                      | ISIN code       | Allocation of distributable sums   | Currency | Subscribers concerned  | Minimum amount of initial subscriptions |
| XL                   | FR0000970105    | Capitalisation and/or Distribution | EUR      | All subscribers  | EUR 10,000,000 (*)                      |
| OFI PROFIL EQUILIBRE | FR0012979268    | Capitalisation                     | EUR      | Reserved for Mutavie insurance policyholders   | 1 unit                                  |
| N                    | FR0013223567    | Distribution                       | EUR      | Reserved for the OFI Group's Feeder UCIs   | 1 unit                                  |
| RC EUR               | FR0013247392    | Capitalisation                     | EUR      | All subscribers  | 1 unit                                  |
| RF                   | FR0013308913    | Capitalisation                     | EUR      | Units reserved for investors who subscribe via distributors or intermediaries:<br>- subject to national legislation prohibiting any retrocession to distributors<br>- providing an independent advisory service within the meaning of EU Regulation MIF2<br>- providing a service of individual portfolio management under mandate | 1 unit (**)                             |

(\*) It is stated that in the case of subscriptions by more than one company belonging to the same group, within the meaning of Article L.233-3 I. of the Commercial Code, compliance with this minimum subscription shall be assessed by accumulating the subscriptions of the various companies of that group. Similarly, in the case of subscriptions by more than one UCI/Mandates managed by the same Management Company, compliance with this minimum subscription shall be assessed by accumulating the different subscriptions of the UCI/Mandates of the said Management Company.

(\*\*) the RF units may also be subscribed on the basis of one unit, by:

- The Fund portfolio Management Company or an entity belonging to the same group;
- The Depository or an entity belonging to the same group;
- The promoter of the Fund or an entity belonging to the same group.

### Subscription and redemption procedure:

Subscription/redemption requests are centralised on each valuation day up to 10:00 am with Société Générale's Securities and Exchange Department and answered on the basis of the next net asset value. The corresponding payments are made on the second non-holiday trading day following the net asset value date applied.

Option of subscribing in amount and/or in fractions of units: redemptions are only possible in quantities of units (ten thousandths)

The original net asset value of XL units was: EUR 100.

The original net asset value of the OFI PROFIL EQUILIBRE units is: EUR 100.

The original net asset value of N units is €100.

The original net asset value of RC EUR and RF units is €100.



Body designated for centralising subscriptions and redemptions:

SOCIETE GENERALE  
32, rue du Champ-de-tir, 44000 Nantes (France).

Date and frequency of calculation of the daily net asset value:  
The net asset value is calculated every non-holiday trading day and is dated that same day.

The net asset value of the Fund is available on request from:

OFI ASSET MANAGEMENT  
22 rue Vernier – 75017 PARIS  
At the following e-mail address: [contact@ofi-am.fr](mailto:contact@ofi-am.fr)

Investors intending to subscribe to units and unit-holders wishing to proceed with redemption of units are invited to make inquiries with the company holding their account regarding the deadline for consideration of their subscription or redemption request, this deadline possibly being prior to the centralisation time mentioned above

## Charges and fees:

### ➤ Subscription and redemption fees:

Subscription and redemption fees are added to the subscription price paid by investors, or deducted from the redemption price.

Commission retained by the Fund serves to offset the costs borne by the Fund to invest or divest the assets entrusted.

Commission not retained is paid to the Management Company or to the marketers.

| Fees payable by investors, collected at the time of subscriptions and redemptions | Base                              | Rate / scale (for all units) |
|---|-----------------------------------|------------------------------|
| Subscription fee not retained by the UCITS  | Net asset value X number of units | 3% <sup>1</sup> maximum      |
| Subscription fee retained by the UCITS  | Net asset value X number of units | Nil                          |
| Redemption fee not retained by the UCITS  | Net asset value X number of units | Nil                          |
| Redemption fee retained by the UCITS  | Net asset value X number of units | N/A                          |

<sup>1</sup> The Management Company reserves the right not to deduct all or part of the subscription fee.

➤ Management fees:

Fees cover all costs invoiced directly to the Fund, with the exception of transactions costs.

For more detail about the fees actually charged to the Fund, please refer to the Key Investor Information Document.

|   | Fees charged to the UCITS   | Base   | Rate/scale<br>XL and OFI<br>PROFIL<br>EQUILIBRE<br>units   | Rate/scale<br>RC EUR units   | Rate/scale<br>RF units   | Rate/scale<br>N units  |
|---|---|--|--|--|--|--|
| 1 | Management company's external management fees and administrative costs  | Net assets   | 1.20% incl. tax<br>Maximum rate  | 1.55% incl. tax<br>Maximum rate  | 1% incl. tax<br>Maximum rate   | 0.80% incl. tax<br>Maximum rate  |
| 2 | Maximum indirect fees (commission and management fees)  | Net assets   | 1% incl. tax<br>Maximum rate   | 1% incl. tax<br>Maximum rate   | 1% incl. tax<br>Maximum rate   | 1% incl. tax<br>Maximum rate   |
| 3 | Maximum turnover fee per transaction.<br>(1)<br><br>Service provider collecting turnover fee:<br><b>100% depositary/custodian</b> | Fixed fee per transaction<br><br><b>Transferable securities and<br/>money market products<br/>Eurozone and Mature Countries</b><br><br>UCI<br><br><b>"Ordinary" OTC products<br/>"Complex" OTC products</b><br><br>Cleared derivatives | EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 50<br>(excl. tax)<br><br>EUR 0 to 150<br>(excl. tax)<br><br>EUR 0 to 450<br>(excl. tax) | EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 50<br>(excl. tax)<br><br>EUR 0 to 150<br>(excl. tax)<br><br>EUR 0 to 450<br>(excl. tax) | EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 50<br>(excl. tax)<br><br>EUR 0 to 150<br>(excl. tax)<br><br>EUR 0 to 450<br>(excl. tax) | EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 120<br>(excl. tax)<br><br>EUR 0 to 50<br>(excl. tax)<br><br>EUR 0 to 150<br>(excl. tax)<br><br>EUR 0 to 450<br>(excl. tax) |
| 4 | Outperformance fee  | Net assets   | Nil  | Nil  | Nil  | Nil  |

Operating and management fees are directly charged to the profit and loss account of the Fund on calculation of each net asset value.

(1) For completion of its mission, the Depositary, acting in its capacity as custodian of the UCI, implements fixed or flat-rate rates per transaction depending on the nature of the securities, markets and financial instruments traded.

Any additional invoicing paid to an intermediary is passed on in full to the UCI and is posted as transaction costs in addition to commission collected by the Depositary. The fees shown above are based on a VAT rate in force.

Only the fees mentioned below may sit outside of the 4 groups of fees referenced above and, in this case, must be mentioned hereafter:

- Contributions owed for management of the UCITS, in accordance with Article L. 621-5-3 II (3) (d) of the Monetary and Financial Code;
- Exceptional and non-recurring taxes, fees and governmental rights (in relation to the UCITS);
- Exceptional and non-recurring costs with a view to recovery of receivables (e.g. Lehman) or, in the context of a lawsuit, to assert a right (e.g. class action lawsuits).

Information relating to these fees is also set out ex post in the UCITS' annual report.

➤ Procedures for calculation and allocation of the remuneration on acquisitions and temporary purchase or sale of securities:

Not applicable.

➤ Brief description of the procedure for choosing brokers:

The OFI Group has introduced a procedure for selection and assessment of market brokers, which makes it possible to select, for each category of financial instruments, the best market brokers and to ensure the quality of execution of orders placed on behalf of our UCIs under management.

The management teams can send their orders directly to the market brokers selected or go through the OFI Group trading desk, OIS.

This service provider handles the receipt and transmission of orders, followed by execution or not, to the market brokers on the following financial instruments: Debt securities, Capital securities, UCI units or shares, Financial contracts.

This service provider's expertise makes it possible to separate the selection of financial instruments (which remains the responsibility of the Management Company) from their trading, whilst ensuring the best execution of orders.

A multi-criteria valuation is carried out on a six-monthly basis by the OFI Group's management teams. Depending on the circumstances, it takes into consideration several or all of the following criteria:

- Monitoring volumes of transactions per market broker;
- analysis of the counterparty risk and how this develops (a distinction is made between "brokers" and "counterparties");
- the nature of the financial instrument, the execution price, where applicable the total cost, the speed of execution and the size of the order;
- Feedback of operational incidents detected by the managers or the Middle Office.

At the end of this valuation, the OFI Group can reduce the volumes of orders entrusted to a market broker or withdraw it temporarily or permanently from its list of authorised service providers.

This valuation can be based on an analysis report provided by an independent service provider.

The selection of UCIs relies on a threefold analysis:

- A quantitative analysis of the media selected;
- An additional qualitative analysis;
- Due diligence, which aims to validate the option of intervening on a given fund and of setting investment limits on the fund in question and on the corresponding management company.

A post-investment committee meets every six months to review all authorisations given and limits consumed.

For the execution of certain financial instruments, the Management Company uses commission sharing agreements (CCP or CSA), according to which a limited number of investment service providers:

- Provide the order execution service;
- Collect brokerage costs relating to services that assist with investment decisions;
- Pay these costs back to a third-party provider of these services.

The objective sought is to use, as far as possible, the best service providers in each speciality (execution of orders and assistance with investment/disinvestment decisions).

### III. Commercial information

#### 1/ Distribution

Distributable sums are paid out, where applicable, within five months at the most of the end of the financial year.

#### 2/ Redemption or reimbursement of units

Subscriptions and redemptions of units of the Fund can be sent to: SOCIÉTÉ GÉNÉRALE

Postal address of function of centralisation of subscription/redemption orders and keeping of registers (by delegation by the Management Company):

32, rue du Champ-de-tir, 44000 Nantes (France)

Unit-holders are informed of changes affecting the Fund according to the terms defined by the Autorité des Marchés Financiers: specific provision of information or any other method (financial notices, periodic documents and so on).

#### 3/ Distribution of information about the UCITS

The Fund prospectus, the net asset value of the Fund and the latest annual reports and periodic documents are available, on request, from:

OFI ASSET MANAGEMENT

22, rue Vernier – 75017 Paris

At the following e-mail address: [contact@ofi-am.fr](mailto:contact@ofi-am.fr)

#### 4/ Information on ESG criteria

The Management Company makes available to the investor information about the procedure for consideration in its investment policy of criteria relating to compliance with environmental, social and governance quality objectives on its website [www.ofi-am.fr](http://www.ofi-am.fr) and in the annual report for the Fund (from financial years starting from 1st January 2012).

#### 5/ Transfer of portfolio composition

The Management Company may transfer, directly or indirectly, the composition of the assets of the Fund to the Fund unit-holders who have professional investor status, solely for purposes related to regulatory obligations in the context of calculation of equity. This transfer occurs, where applicable, within a period of no more than 48 hours after publication of the net asset value of the Fund.

## IV. Investment rules

THE FUND COMPLIES WITH THE INVESTMENT RULES AND REGULATORY RATIOS APPLICABLE TO "OTHER UNDERTAKINGS FOR COLLECTIVE INVESTMENT IN TRANSFERABLE SECURITIES" IN ARTICLE L.214-27 OF THE MONETARY AND FINANCIAL CODE.

The Fund is subject to the investment rules and regulatory ratios applicable to authorised UCITS in accordance with Directive 2009/65/EC coming under Article L.214-2 of the Monetary and Financial Code, governed by Sub-section 1 of Section 1 of Chapter IV of Title I of Book II of the Monetary and Financial Code.

The main financial instruments and management techniques used by the Fund are mentioned in Part II, "Specific provisions", of the Prospectus.

## V. Global risk

The commitment is calculated according to the probability method with a VaR at a horizon of one week with a probability of 95%. This VaR must not exceed 5% of net assets.

The maximum leverage of the Fund, given for information only, calculated as the sum of the nominal values of the positions on financial futures instruments used, is **200%**. However, the fund reserves the option of seeking a higher leverage level, depending on the situation of the markets.

## VI. Rules for valuation and posting of assets

The rules for valuation of the assets are based, first, on valuation methods and second, on practical terms which are specified in the appendix to the annual accounts and in the prospectus. The rules for valuation are fixed, under its responsibility, by the Management Company.

The net asset value is calculated every non-holiday trading day and is dated that same day.

### VI/ RULES FOR VALUATION OF ASSETS:

The UCI has complied with the accounting rules established by the amended Accounting Standards Authority regulation no. 2014-01 on the accounting plan of open-ended UCIs.

Accounts relating to the securities portfolio are kept based on historical cost: entries (purchases or subscriptions) and exits (sales or redemptions) are posted based on the acquisition price, excluding costs.

Any exit generates a capital gain or capital loss from sale or redemption and potentially, a redemption bonus.

Accrued coupons on negotiable debt securities are considered on the day of the net asset value date.

The Fund values its securities at the actual value, the value resulting from the market value or in the absence of the existence of any market, from financial methods. The entry value-actual value difference generates a capital gain or loss which shall be posted as "difference in estimate of portfolio".

**Description of methods of valuation of balance sheet entries and fixed-term and conditional transactions:****Financial instruments:**

- Equity securities: equity securities admitted for trading on a regulated or similar market are valued based on closing prices.
- Debt securities: debt securities admitted for trading on a regulated or similar market are valued, under the responsibility of the Management Company, by comparing the prices of these assets with various sources.
- Money market instruments:
  - Negotiable debt securities (NDS) with a duration on issue, acquisition or residual duration which is less than three months are valued using a linear method up to maturity at the issue or acquisition price or at the last price applied for their valuation at the market price.
  - Negotiable debt securities (NDS) with a residual duration of more than three months are valued at the market price at the time of publication of inter-bank market prices.
- Unlisted transferable securities: unlisted transferable securities are valued under the responsibility of the management company using methods based on the asset value and the return, taking into consideration the prices applied at the time of recent significant transactions.

**UCI:**

Units or shares of UCITS are valued at the last known net asset value on the actual day of calculation of the net asset value.

**Financial contracts (otherwise known as "futures instruments") within the meaning of Article L.211-1, III of the French Monetary and Financial Code:**

- Financial contracts traded on a regulated or similar market: futures or options, traded on European regulated or similar markets, are valued at the settlement price, or failing this, based on the closing price.
- Financial contracts not traded on a regulated or similar market (i.e. traded over-the-counter):
  - Financial contracts not traded on a regulated or similar market: financial contracts not traded on a regulated or similar market and forming the subject of settlement are valued at the settlement price.
  - Financial contracts not traded on a regulated or similar market and not cleared: financial contracts not traded on a regulated or similar market, and not forming the subject of clearing, are valued using mark-to-model or mark-to-market pricing using prices provided by the counterparties.

**Acquisitions and temporary purchases and sales of securities:**

The Fund is not designed to carry out acquisitions transactions or temporary purchase or sale of securities.

**Deposits:**

Deposits are valued at their book value.

**Currencies:**

Foreign currencies in cash are valued with the prices published daily on the financial databases used by the Management Company.

**II/ METHOD OF POSTING:****Description of method followed for posting income from securities with fixed income:**

Result is calculated based on coupons cashed. Coupons accrued on the day of the valuations constitute an element of the valuation difference.

**Description of the method for calculating fixed management fees:**

Management fees are directly charged to the profit and loss account of the UCITS, when each net asset value is calculated. The maximum rate applied on the basis of net assets may not be more than 1.20% incl. tax for the XL units and the OFI PROFIL EQUILIBRE units - 1.55% for the RC EUR units - 1% for the RF units and 0.80% for the N units.

**Financial instruments of which the price has not been established on the day of the valuation:**

Financial instruments of which the price has not been established on the day of the valuation, or of which the price has been corrected, are valued at their probable trading value, under the responsibility of the Management Company. These valuations and their justification are communicated to the auditor during its audits. This procedure remains exceptional.

**VII. Remuneration**

In accordance with Directive 2009/65/EC, management has introduced a remuneration policy adapted to its organisation and its activities.

The aim of this policy is to define the practices concerning the various remunerations of employees with authority relating to decision-making, control or risk-taking within the company.

This remuneration policy has been defined in the light of the objectives, values and interests of the OFI Group, the UCITS managed by the Management Company and their holders.

The objective of this policy is to not encourage excessive risk-taking in contradiction with the risk profile of the UCITS managed.

The remuneration policy is adopted and supervised by the OFI Group's Strategic Committee.

The remuneration policy is available at [www.ofi-am.fr](http://www.ofi-am.fr), or free of charge on written request to the Management Company.

## I. Assets and units

### Article 1 - Jointly-owned units

The rights of co-owners are denominated in units, each unit corresponding to the same fraction of the assets of the Fund. Every unit-holder has a right of joint ownership on the assets of the Fund proportional to the number of units owned.

The term of the Fund is set at 99 years from 22 December 2000, except in the event of early dissolution or of extension provided for in these regulations.

Fractional units:  YES  NO

Number of decimal places:

Tenths  hundredths  thousandths  ten thousandths  hundred thousandths

The provisions of the regulations governing the issue and redemption of units are applicable to the fractions of units with a value which will always be proportional to that of the unit they represent. All other provisions of the regulations relating to units apply to the fractions of units without it being necessary to specify this, except where stipulated otherwise.

Lastly, the Board of Directors of the management company may, on its decisions alone, proceed with division of the units by the creation of new units which are allocated to unitholders in exchange for old units.

### Article 2 - Minimum amount of assets

There may be no redemption of units if the assets fall below EUR 300,000; when the assets remain below this amount for thirty days, the management company takes the necessary measures in order to proceed with liquidation of the UCITS concerned, or carries out one of the transactions mentioned in Article 411-16 of the General Regulations of the AMF (transfer of the UCITS).

### Article 3 - Issue and redemption of units

The units are issued at any time at the request of the unit-holders, based on their net asset value plus, where applicable, subscription fee.

Redemptions and subscriptions are carried out under the conditions and according to the procedures defined in the prospectus.

The units of Mutual Funds may form the subject of admission for listing, according to the regulations in force.

Subscriptions must be paid-up in full on the day of calculation of the net asset value. They can be paid in cash and/or by contribution of financial instruments. The management company is entitled to refuse the securities proposed and, to this end, has a period of seven days from their deposit in which to make its decision known. In the case of acceptance, the securities contributed are valued according to the rules fixed in Article 4 and subscription is carried out based on the first net asset value following acceptance of the securities concerned.

Redemptions are carried out exclusively in cash, except in the case of liquidation of the Fund when the unitholders have notified their consent to be reimbursed in stocks. They are paid by the account holder-issuer within five days at the most following the day of valuation of the unit.

However, if, in exceptional circumstances, redemption requires the prior realisation of assets included in the Fund, this deadline may be extended, but may not exceed 30 days.

Except in the case of succession or donation-sharing, the assignment or transfer of shares between unit-holders, or from unit-holders to a third party, is comparable to redemption followed by subscription; if this is a third party, the amount of the assignment or of the transfer must, where appropriate, be complemented by the beneficiary in order to reach, as a minimum, the amount of the minimum subscription required by the prospectus.



Under Article L. 214-8-7 of the Monetary and Financial Code, the redemption by the mutual fund of its units, like the issue of new units, may be suspended, temporarily, by the management company, when exceptional circumstances require this and if the interest of the unit-holders demands this.

When the assets of the mutual fund are less than the amount fixed by the regulations, no redemption of units can be carried out.

#### **Article 4 - Calculation of the net asset value**

The net asset value of the unit is calculated by taking into account the valuation rules featuring in the full prospectus.

## **II. Operating and management procedure**

#### **Article 5 - The management company**

Management of the Fund is handled by the management company in accordance with the guidance defined for the Fund.

In all circumstances, the management company acts in the exclusive interest of unitholders and may exercise the voting rights attached to the securities included in the Fund unilaterally.

#### **Article 5 a - Operating rules**

The instruments and deposits eligible for the assets of the UCITS along with the investment rules are described in the prospectus.

#### **Article 6 - The depositary**

The depositary handles the missions incumbent upon it in accordance with the laws and regulations in force and those which are contractually entrusted to it by the management company. In particular, it must ensure the regularity of the decisions of the portfolio management company. Where applicable, it must take all precautionary measures it deems useful. In the case of any dispute with the management company, it informs the Autorité des Marchés Financiers.

#### **Article 7 - The auditor**

An auditor is appointed for six financial years, after approval by the Autorité des Marchés Financiers, by the management company's governance body.

It certifies the regularity and truthfulness of the accounts.

Its mandate may be renewed.

The auditor is required to report, as promptly as possible, to the Autorité des Marchés Financiers, any fact or decision concerning the UCITS of which it becomes aware in exercise of its mission, which may:

- 1/ Constitute an infringement of the legislative or regulatory provisions applicable to that UCITS and likely to have significant effects on the financial situation, result or assets;
- 2/ Prejudice the conditions or continuity of its operation;
- 3/ Result in the issue of reserves or a refusal to certify the accounts.

Valuations of assets and determination of foreign exchange parities in transactions of transformation, merger or demerger are carried out under the supervision of the auditor.

It assesses any contribution in kind, under its own responsibility.

It checks the composition of the assets and of the other elements before publication.

The auditor's fees are fixed by mutual agreement between the auditor and the company's board of directors in the light of a work programme specifying the diligences deemed necessary.

It certifies the situations used as the basis of distribution of part payments.

### Article 8 - The accounts and the management report

At the end of each financial year, the management company prepares the summary documents and draws up a report on the management of the Fund during the past financial year.

The management company draws up, at least six-monthly and under the depositary's supervision, the inventory of the assets of the UCI.

The management company keeps these documents available to unit-holders for four months after the end of the financial year and informs them of the amount of income to which they are entitled: these documents are either sent by post, on an express request from the unit-holders, or made available to them at the management company.

## III. Procedure for allocation of distributable sums

### Article 9 - Procedure for allocation of distributable sums

The net result of a UCITS is equal to the amount of interest, arrears, bonuses and prizes, dividends, directors' fees and all other income relating to the securities making up the portfolio, plus the income from sums temporarily available and minus the amount of management fees and the cost of borrowing.

The sums distributable by an UCITS are made up of:

- 1 The net result plus the carry forward, plus or minus the balance of the income adjustment account;
- 2 The capital gains made, net of costs, minus capital losses made, net of costs, established during the financial year, plus net capital gains of the same nature established during previous financial years not having formed the subject of distribution or capitalisation, and minus or plus the balance of the capital gains adjustment account.

The sums mentioned in points 1 and 2 may be distributed, in full or in part, irrespective of each other.

The management company decides on the allocation of results.

Distributable sums are paid out within a maximum of five months following the end of the financial year.

The Fund has opted for the following option for XL units:

Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- Every year the management company decides on the allocation of the net result. The management company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure capitalisation: distributable sums relating to capital gains made are capitalised in full;
- Pure distribution: the distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- The management company decides on the allocation of the capital gains made on an annual basis. The management company may decide on the payment of exceptional part payments.

The Fund has opted for the following formula for the OFI PROFIL EQUILIBRE - RC EUR and RF units:

Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- Every year the management company decides on the allocation of the net result. The management company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure capitalisation: distributable sums relating to capital gains made are capitalised in full;
- Pure distribution: the distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- The management company decides on the allocation of the capital gains made on an annual basis. The management company may decide on the payment of exceptional part payments.

The Fund has opted for the following option for N units:

Distributable amounts relating to the net result:

- Pure capitalisation: the distributable sums relating to the net result are capitalised in full, except those forming the subject of mandatory distribution by virtue of the law;
- Pure distribution: the distributable sums relating to the net result are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- Every year the management company decides on the allocation of the net result. The management company may decide on the payment of exceptional part payments.

Distributable sums relating to capital gains made:

- Pure capitalisation: distributable sums relating to capital gains made are capitalised in full;
- Pure distribution: the distributable sums relating to capital gains made are distributed in full, rounded to the nearest whole number. The management company may decide on the payment of exceptional part payments;
- The management company decides on the allocation of the capital gains made on an annual basis. The management company may decide on the payment of exceptional part payments.

## **IV. Merger - Demerger - Winding-up - Liquidation**

### **Article 10 - Merger - Demerger**

The management company may either contribute, in full or in part, the assets included in the Fund to another UCITS or split the Fund into two or more other mutual funds.

These merger or demerger transactions may not be carried out until after the unit-holders have been informed. They give rise to the issue of a new certificate specifying the number of units held by each unit-holder.

### **Article 11 - Winding-up - Extension**

If the assets of the Fund remain below the amount set in Article 2 above for thirty days, the management company informs the Autorité des Marchés Financiers and, barring any merger with another mutual fund, proceeds to wind up the Fund.

The management company may wind up the Fund before maturity; it informs the unit-holders of its decision and from that date, requests for subscription or redemption are no longer accepted.

The management company may also proceed with the winding-up of the Fund in the case of a request for redemption of all of the units, cessation of the depositary's mandate, when no other depositary has been appointed, or on expiry of the term of the Fund, if this has not been extended.

The management company informs the Autorité des Marchés Financiers by letter of the date and winding-up procedure selected. It then sends the auditor's report to the Autorité des Marchés Financiers.

Extension of a fund may be decided by the management company in agreement with the depositary. Its decision must be taken at least 3 months before expiry of the term envisaged for the Fund and brought to the attention of the unitholders and of the Autorité des Marchés Financiers.

### **Article 12 - Liquidation**

In the case of winding-up, the management company carries out the duties of liquidator; failing this, the liquidator is appointed by a court at the request of any interested party. To this end, they are invested with the most extensive powers to realise the assets, pay any creditors and distribute the available balance among the unit-holders, in cash or in securities.

The auditor and the depositary continue to carry out their duties until completion of the liquidation operations.

## **V. Disputes**

### **Article 13 - Jurisdiction - Address for service**

Any disputes relating to the Fund which may arise during the Fund's period of operation, or upon its liquidation, either between the unitholders or between the unitholders and the management company or the depositary, are subject to the jurisdiction of the competent courts.