

## Product

# Commerzbank Stiftungsfonds Stabilität A

DE000A1XADA2 - Currency: EUR

*This Fund is authorised in Germany.*

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*The CSSF is responsible for supervising Amundi Luxembourg S.A. in relation to this key information document.*

*For more information, please refer to [www.amundi.lu](http://www.amundi.lu) or call +352 2686 8001.*

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Key  
information  
document

## What is this product?

**Type:** Shares of Commerzbank Stiftungsfonds Stabilität, an investment fund.

This is a UCITS investment fund established in Germany. The Commerzbank Stiftungsfonds Stabilität investment fund is a collective investment undertaking which collects capital from a number of investors in order to invest it in accordance with a defined investment strategy for the benefit of these investors.

**Term:** The term of the Fund is open-ended. The Management Company may terminate the Fund by dissolution or merger with another fund, in accordance with the legal provisions.

**Objectives:** The Fund is an actively managed UCITS which takes an active management approach. The objective of the investment policy is to regularly generate an appropriate return by investing on the domestic and foreign capital markets, taking into account long-term capital preservation. This Fund promotes environmental, social and governance characteristics (ESG characteristics) as defined by Article 8 of Regulation (EU) 2019/2088 on sustainability investments in the financial services sector.

When selecting the fund portfolio, the aim is to achieve an average ESG rating that is higher than the benchmark set. Using a rules-based methodology, the Fund's ESG rating in relation to that of the benchmark is measured and compared with the average "non-financial" ESG performance of a security against that of the security issuer's sector in terms of ESG characteristics. The benchmark consists of:

25% MSCI World AC (All Countries)

25% BBG BARC EUR Treasury 1-10 J

50% BBG BARC EUR Aggregate Corporates.

In addition, the investment strategy implies that the companies in which they invest apply good corporate governance practices. Good corporate governance is controlled by aligning with the United Nations Global Compact Principles and the Freedom House Index when implementing the investment process. In addition, certain exclusion criteria apply to companies that have a negative impact on certain sustainability factors, such as coal and thermal coal, as well as to armaments, outlawed weapons, tobacco production, pornography and controversial forms of gambling.

To achieve its investment objective, the Fund intends to invest, in compliance with the investment principles regulated in the terms and conditions, mainly in interest-bearing securities of domestic and foreign issuers with a good credit standing denominated in Euro and equities

included in a market equity index.

For example, a market equity index may be the DAX, MDAX, EUROSTOXX 50, S&P 500, SMI, or any other recognised equity index.

The company may invest in equities, equity-like participation certificates, equity risk securitising securities or equity funds up to a maximum of 25 percent of the value of the Fund.

The portion of the Fund's assets invested in interest-bearing securities will consist mainly of government bonds, bonds issued by other public issuers or covered bonds. Corporate bonds can also be purchased.

At least 90 percent of the total value of the Fund invested in interest-bearing securities must be invested in investment grades. For this purpose, interest-bearing securities may only be purchased if the securities themselves, their issuers or guarantors are rated at least BBB- by Standard & Poor's or at least the equivalent of BBB- by another recognised rating agency. If both a security and its issuer or guarantor are rated, or if a security whose issuer or guarantor is rated by several rating agencies, the lower credit rating level is decisive. A maximum of 10 percent of the total value of the Fund invested in interest-bearing securities may be invested in low or non-rated interest-bearing securities.

Target funds, in particular exchange traded funds and actively managed target funds, can be purchased to provide broader market coverage.

**Intended Retail Investor:** This product is intended for investors with a basic knowledge of and no or limited experience of investing in funds seeking to increase the value of their investment and to receive income over the recommended holding period and who are prepared to take on a high level of risk to their original capital.

**Redemption and Dealing:** Shares may be sold (redeemed) as stated in the prospectus and investor information document at the respective dealing price (net asset value). Further details can be found in the prospectus or the investor information document of Commerzbank Stiftungsfonds Stabilität.

**Distribution Policy:** As this is a distributing share class, investment income is distributed.

**More Information:** You can obtain further information about the Fund, including the prospectus, investor information document and financial report, free of charge on request from:

Amundi Luxembourg S.A., 5, allée Scheffer 2520 Luxembourg, Luxembourg.

The net asset value of the Fund is available on [www.amundi.lu](http://www.amundi.lu).

**Depository:** BNP Paribas S.A. Germany branch.

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

### RISK INDICATOR



Lower risk

Higher risk



The risk indicator assumes you keep the product for three years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. The risk of potential losses from future performance is therefore classified as low. In unfavourable market conditions, it is highly unlikely that our ability to pay you will be compromised.

Additional risks: Market liquidity risk could amplify the variation of product performances.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Product's performance. Further information can be found in the prospectus or the investor information document of Commerzbank Stiftungsfonds Stabilität.

## PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund over the last three years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

**What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

Recommended holding period: 3 years Example investment EUR 10 000			
Scenarios		If you exit after	
		1 year	3 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after costs</b>	€6,430	€7,330
	Average return each year	-35.7%	-9.8%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	€8,650	€8,710
	Average return each year	-13.5%	-4.5%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	€10,010	€10,330
	Average return each year	0.1%	1.1%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	€10,960	€11,290
	Average return each year	9.6%	4.1%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor/and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

This type of scenario occurred for an investment using an appropriate proxy.

## What happens if Amundi Luxembourg S.A. is unable to pay out?

The investment fund is a special fund, which is separate from the assets of the Management Company. Therefore, there is no risk of default with regard to the Management Company (if the Management Company becomes insolvent, for example).

Shareholders are co-owners of the product assets. Investment funds are not subject to any statutory or other deposit guarantee.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

The tables show the amounts taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you keep the product. The amounts shown here are an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods, we have assumed the product performs as shown in the moderate scenario
- EUR 10,000 per year is invested

**COSTS OVER TIME**

Example investment EUR 10 000		
Scenarios	If you exit after	
	1 year	3 years*
<b>Total costs</b>	€296	€505
<b>Annual Cost Impact**</b>	3.0%	1.7%

\* Recommended holding period.

\*\* This shows how the costs reduce your return each year over the holding period. For example, it shows that if you end your investment after the recommended holding period, your average annual return is expected to be 2.76% before costs and 1.09% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (2.00% of amount invested/EUR 200). This person will inform you of the actual distribution fee.

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

**COMPOSITION OF COSTS**

One-off costs upon entry or exit		If you cash in after one year
<b>Entry costs</b>	This includes distributions costs of 2.00% of the invested amount. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 200 EUR
<b>Exit costs</b>	We do not charge exit costs for this product, but the person selling you the product may charge such costs.	0 EUR
Running costs deducted each year		
<b>Management fees and other administrative or operating costs</b>	0.95% of the value of your investment per year. This percentage is based on the actual costs of the last year.	93 EUR
<b>Transaction costs</b>	0.03% of the value of your investment per year. This is an estimate of the costs of buying and selling the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	2 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	0 EUR

**How long should I hold it and can I take money out early?**

**Recommended holding period:** Three years is based on our assessment of the risk and reward characteristics and costs of the Fund.

This product is intended for short-term investments. You should be willing to remain invested for at least three years. You can redeem your investment at any time, or hold the investment longer.

**Order acceptance deadline:** Orders to buy and/or sell (redeem) shares received and accepted by 04:30 on any German business day are ordinarily processed on the same day (using the valuation of that day).

**How can I complain?**

If you have any complaints, you may:

- Call our complaints hotline on: +352 2686 8001
- Write to us at: Amundi Luxembourg S.A., - Customer Service - 5, allée Scheffer 2520 Luxembourg, Luxembourg
- E-mail to: info@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website [www.amundi.lu](http://www.amundi.lu).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

**Other relevant information**

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports and further information documents relating to the Fund including various published policies of the Fund on our website [www.amundi.lu](http://www.amundi.lu). You may also request a copy of such documents at the registered office of the Management Company.

**Past performance:** You can download the past performance of the Fund over the last ten years at [www.amundi.lu](http://www.amundi.lu).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.amundi.lu](http://www.amundi.lu).