Key Information Document

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

Product

CPR Euroland ESG - P

FR0010744532 - Currency: EUR

This Fund is authorised in France.
Management Company: CPR Asset Management (hereinafter: "we"), a member of the Amundi Group of companies, is authorised in France and regulated by the Autorité des marchés financiers.
AMF responsible for supervising CPR Asset Management in relation to this Key Information Document.
For more information, please refer to www.cpr-am.com or call +33 53157000.

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Key Information Document

What is this product?

Type: Units of CPR Euroland ESG, an FCP.

Term: The Fund has an unlimited duration. The Management Company may dissolve the Fund by means of liquidation or merger with another fund in accordance with legal requirements.

AMF Classification ("Autorité des Marchés Financiers"): Eurozone country equities

Objectives: By subscribing to CPR Euroland ESG, you are investing in a portfolio of Eurozone equities.

The management objective is to outperform the performance of the MSCI EMU European index (net dividends reinvested) over the long-term – five years minimum – while keeping a risk profile close to that of the index and incorporating ESG criteria in the eligible investment universe construction process. The strategy favours consistent performance compared with that of the index. The Fund's sustainable investment strategy focuses on global warming issues and aims to achieve a lower carbon intensity than its benchmark or
its investment universe.

The investment universe is narrowed by excluding securities based on ESG ratings. To this end, the management team uses the Amundi group's internal non-financial ratings. The analysis of private issuers is based on a reference framework of criteria based on universal texts (Global Compact, International Labour Organization, Human Rights, ISO standards etc.). A rating scale from A (highest) to G (lowest) is used to evaluate a company on 3 levels.
The final ESG score is the result of the aggregation of the three intermediate E, S and G scores (called components), which are themselves derived from the weighting of scores on different environmental, social and governance criteria.
- The ESG rating is the most synthetic assessment of a business. It is the level 1 rating.
- It is the result of an Environmental rating (E), a Social rating (S) and a Governance rating (G) which are weighted according to the issues of the sector. It is the intermediary level
or level 2 rating.
- Criteria are attached to each of these three components. This is level 3.
For example, ESG criteria include energy consumption and greenhouse gas emissions for the environmental dimension, human rights, health or safety for the social dimension, or remuneration policy and overall ethics for the governance dimension. The ESG analysis of the investment universe aims to make a more comprehensive assessment of the sectoral risks and opportunities specific to each issuer.
The Management Company follows a sustainable approach by excluding the lowest rated securities based on the following criteria:
- Exclusion of the worst ratings out of the overall ESG score
- Exclusion of the worst scores out of the five most weighted criteria by sector of activity, (weights determined by sector and regularly reviewed by Amundi for the calculation of the overall score)
Moreover, the management company ensures:
- That it excludes at least 20% of securities from the investment universe by applying its ESG approach
- That at least 90% of the issuers in the portfolio have an ESG rating
The investment policy is based on a selection of securities offering, according to the analysis conducted by the management teams, the best financial prospects within a wider initial universe compared to the composition of its benchmark. Each security from this universe is subject to systematic analysis based on specific and objective financial criteria. This stage makes it possible to identify the securities likely to be included in the portfolio. The final portfolio of around one hundred securities is constructed from this list and takes risk factors into account.

Your portfolio is fully invested in mid-sized and large companies in the Eurozone.
The equity exposure will be between 75% and 100% and may occasionally reach 120% of the total assets of the portfolio.
For the management of its liquidity, up to 25% of the portfolio may be invested in money-market and fixed-income products.
Eligible forward financial instruments or temporary purchases and sales of securities may be used for hedging and/or exposure purposes.

The UCI is actively managed. The portfolio is constructed according to a systematic approach. The investment universe is narrowed by excluding securities based on ESG ratings. Each security from this universe is subject to systematic analysis based on specific and objective financial criteria. The UCI is built under the constraints of limited geographical and sectoral deviations and a moderate ex-ante tracking error (risk of performance gap between the portfolio and the benchmark, estimated by a risk model) of up to 4% under normal market conditions.
The benchmark is available at: www.msci.com/equity

The FCP promotes environmental, social and governance (ESG) criteria within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the "Disclosure Regulation").
The Fund is subject to a sustainability risk as defined in the risk profile in the prospectus.
The benchmark does not assess or include its constituents according to environmental and/or social characteristics, and is therefore not aligned with the ESG characteristics promoted by the portfolio.

Intended retail investors: 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 over the recommended holding period and who are prepared to take on a high level of risk to their original capital.

Redemption and transaction: Units may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the CPR Euroland ESG prospectus.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

More information: Further information regarding this Fund, including the prospectus and financial reports, is available free of charge on request from: CPR Asset Management – 91-93, boulevard Pasteur – CS 61595 – 75730 Paris Cedex 15.
The Net Asset Value of the Fund can be found at www.cpr-am.com.

Depositary: CACEIS Bank.

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

RISK INDICATOR

1 2 3 **4** 5 6 7

Lowest risk — Highest risk

The risk indicator assumes you keep the product for more than five years.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.
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 Fund's performance. Please refer to the CPR Euroland ESG prospectus.

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

PERFORMANCE SCENARIOS

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the Fund over more than the past five years. 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: 5 year(s) Investment EUR 10,000			
Scenarios		**If you exit after**	
		1 year	**5 year(s)**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	**What you might get back after costs**	€1,680	€1,690
	Average return each year	-83.2%	-29.9%
Unfavourable Scenario	**What you might get back after costs**	€7,870	€7,600
	Average return each year	-21.3%	-5.3%
Moderate Scenario	**What you might get back after costs**	€9,960	€11,200
	Average return each year	-0.4%	2.3%
Favourable Scenario	**What you might get back after costs**	€14,080	€14,990
	Average return each year	40.8%	8.4%

The figures shown include all the costs of the product itself, but may or may not include all the costs that you pay to 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 a suitable proxy.

What happens if CPR Asset Management is unable to pay out?

The assets and liabilities of the Fund are segregated from those of other funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

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 that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, and how long you hold the product. The amounts shown here are illustrations based on 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 is invested.

COSTS OVER TIME

Investment EUR 10,000		
Scenarios	**If you exit after**	
	1 year	**More than 5 years***
Total costs	€445	€1,161
Annual Cost Impact**	4.5%	2.2%

* Recommended holding period.
** This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.45% before costs and 2.29% after costs.
These figures include the maximum distribution fee that the person selling you the product may charge (3.00% of amount invested/EUR 300). This person will inform you of the actual distribution fee.
The amounts shown do not take into account the costs associated with the package or any insurance contract associated with the Fund.

COMPOSITION OF COSTS

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs	This includes distribution costs of 3.00% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to EUR 300
Exit costs	We do not apply exit charges for this product, but the person selling you the product may do so.	EUR 0
	Ongoing costs taken each year	
Management fees and other administrative or operating costs	1.25% of the value of your investment per year. This percentage is an estimate.	EUR 122
Transaction costs	0.23% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on the volume of our purchases and sales.	EUR 23
	Incidental costs taken under specific conditions	
Performance commissions	20.00% of the annual outperformance of the reference asset. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years.	EUR 0

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

Recommended holding period: More than five years is based on our assessment of the risk and reward characteristics and costs of the Fund.

This product is designed for medium-term investment; you should be prepared to stay invested for at least 5 years. You can redeem your investment at any time, or hold the investment longer.

Order Schedule: Orders to buy and/or sell (redeem) units received and accepted by 14:00 on any business day in France are ordinarily processed on the same day (using the valuation of that day).

You may exchange units of the Sub-Fund for units of other sub-funds of CPR Euroland ESG in accordance with the CPR Euroland ESG prospectus.

How can I complain?

If you have any complaints, you may:
- Call our complaints hotline on +33 1 53 15 70 00
- Mail CPR Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail client.servicing@cpr-am.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.cpr-am.com.
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 will 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 at www.cpr-am.com. 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.cpr-am.com.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.cpr-am.com.