

Product

CPR Silver Age - E

Management Company: CPR Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.

FR0010917658 - Currency: EUR

Management Company's website: www.cpram.com

Call +33 153157000 for more information.

The AMF ("Autorité des Marchés Financiers") is responsible for supervising CPR ASSET MANAGEMENT in relation to this Key Information Document.

CPR ASSET MANAGEMENT is authorised in France under number GP-01056 and regulated by the AMF.

Key Information Document production date: 01/06/2024.

What is this product?

Type: Units of CPR Silver Age, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of 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"): International equities

Objectives: By subscribing to CPR Silver Age, you are investing in a European equities portfolio linked to the theme of population ageing.

The management objective is to outperform the European equity markets over the long-term – five years minimum – by taking advantage of the dynamics of European securities linked to the ageing of the population.

As the management of the Fund is based on a specific theme for which there is no representative index, it is not possible to define a relevant benchmark for this Fund. However, for information purposes, the MSCI Europe index converted into euro (net dividends reinvested) will be used, a posteriori, as a simple reference to assess the performance of the portfolio, without restricting its management.

To achieve this, the management strategy aims to select the best performing European securities (EMU and non-EMU) in various sectors that benefit from an ageing population (pharmaceuticals, medical equipment, savings etc.). Within this universe, management is carried out in two stages: sector allocation that is defined based on the growth prospects of each sector, and selection of securities within each sector following an approach that is both quantitative and qualitative while including liquidity and market capitalisation criteria. Within this theme and for diversification purposes, the Fund may also invest up to 25% in securities from other geographical areas.

The sustainable construction of the investment universe is further improved by the exclusion of companies in accordance with the Management Company's ESG (Environmental, Social and Governance Criteria) approach:

- Exclusion of the lowest overall ESG score (i.e. G).

Your FCP is intended to be primarily invested in European equities.

The equity exposure will range from 75% to 120% of the portfolio's total assets.

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 index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.

The index 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 and no or limited experience of investing in funds, who are seeking to increase the value of their investment over the recommended holding period and who are able to bear a loss of up to the full amount invested.

The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.cpr-am.com and/or in the prospectus).

Redemption and transaction: Units may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the CPR Silver Age 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 is available on www.cpram.com.

Depositary: CACEIS Bank.

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

RISK INDICATOR



The risk indicator assumes you keep the product for more than five 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 movement in the markets or because we are not able to pay you.

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.

The use of complex products such as derivatives can lead to increased movement of securities in your portfolio.

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 Silver Age prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund over the last ten 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: more than 5 years			
Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	more than 5 years
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	€2,130	€2,180
	Average return each year	-78.7%	-26.3%
Unfavourable Scenario	What you might get back after costs	€7,990	€8,530
	Average return each year	-20.1%	-3.1%
Moderate Scenario	What you might get back after costs	€9,820	€11,040
	Average return each year	-1.8%	2.0%
Favourable Scenario	What you might get back after costs	€12,880	€13,840
	Average return each year	28.8%	6.7%

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.

Unfavourable Scenario: This type of scenario occurred for an investment made between 31/03/2015 and 31/03/2020.

Moderate scenario: This type of scenario occurred for an investment made between 29/06/2018 and 30/06/2023.

Favourable scenario: This type of scenario occurred for an investment made between 31/10/2016 and 29/10/2021.

Unfavourable Scenario: This type of scenario occurred for an investment made between 31/03/2015 and 31/03/2020.

Moderate scenario: This type of scenario occurred for an investment made between 28/04/2017 and 29/04/2022.

Favourable scenario: This type of scenario occurred for an investment made between 31/10/2016 and 29/10/2021

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

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

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.

COSTS OVER TIME

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, how long you hold the product, and how well the product does. 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.

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	more than 5 years*
Total costs	€539	€1,732
Annual Cost Impact**	5.5%	3.2%

* 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 5.16% before costs and 2.00% 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.

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 the 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 charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.12% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 205.64
Transaction costs	0.35% 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 33.93
Incidental costs taken under specific conditions		
Performance fees	15.00% of the annual outperformance of the reference asset Benchmark: MSCI Europe converted into euro (net dividends reinvested). ESMA method since 01/01/2022. 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. The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.	EUR 0.00

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

Recommended holding period: more than 5 years. This period 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: Redemption orders must be received before 12:25 (Paris time) on the net asset value calculation date. Please refer to the CPR Silver Age prospectus for more information about redemptions.

How can I complain?

If you have any complaints, you may:

- Mail CPR Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail client.servicing@cpram.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.cpram.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

The product is classified Article 8 within the meaning of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation").

Environmental, social and governance criteria (ESG) contribute to the investment manager's decision-making process, without being a key factor in this decision making.

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.cpram.com. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.

Past performance: You can download the past performance of the Fund over the last ten years at www.cpram.com.

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