

Product

AMUNDI TOTAL RETURN - A EUR AD

LU0149168907 - Currency: EUR

This Fund is authorised in Luxembourg.

Management Company: Amundi Luxembourg S.A. (hereafter: "we"), a member of the Amundi Group of companies, is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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 or call +352 2686 8001.

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What is this product?

Type: Units of AMUNDI TOTAL RETURN, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as an FCP.

Term: The term of the Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

Objectives: The Fund seeks to generate an attractive return over the recommended holding period while maintaining low economic risk by investing at least two-thirds of its net assets in bonds, including floating-rate securities, zero bonds, convertible and warrant bonds as well as money-market instruments.

To achieve its objective the Fund may use securities, techniques and instruments e.g. credit linked notes and up to 20% of its net assets in credit default swaps to manage credit risks, issued by specialised first class financial institutions provided, when not used for hedging purposes, their obligations do not exceed the net assets of the Fund.

For efficient portfolio management, the Fund may use foreign exchange forwards, swaps, futures and options on securities, European, American and Japanese equity and bond indices, currencies and exchange-traded funds. To minimise the currency risk, assets not denominated in euros may be hedged against the euro. The Fund may hold cash and cash equivalents. The Fund may invest its assets in securities issued or guaranteed by an EU Member State or its authorities, another OECD Member State or a public international organisation to which one or more EU Member States belong.

Benchmark : The Fund is actively managed and is not managed in reference to a benchmark.

The distribution unit pays dividends annually.

The minimum recommended holding term is 4 years.

Investors may sell on demand on any business day in Luxembourg.

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 over the recommended holding period with the ability to bear losses up to the amount invested.

Redemption and Dealing: Units may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the AMUNDI TOTAL RETURN prospectus.

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

More Information: You may get further information about the Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Luxembourg S.A. at 5, allée Scheffer 2520 Luxembourg, Luxembourg.

The Net Asset Value of the Fund is available on www.amundi.lu.

Depositary: Societe Generale Luxembourg.

COSTS OVER TIME

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	4 years*
Total Costs	€443	€906
Annual Cost Impact**	4.5%	2.3%

* 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 2.38% before costs and 0.12% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (3.00% of amount invested / 300 EUR). 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 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 300 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
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 based on actual costs over the last year.	121.25 EUR
Transaction costs	0.22% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	21.77 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0.00 EUR

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

Recommended holding period: 4 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 4 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Orders to redeem shares must be received before 12:00 Luxembourg time on the Valuation Day. Please refer to the AMUNDI TOTAL RETURN Prospectus for further details regarding redemptions.

How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on +352 2686 8001
- Mail Amundi Luxembourg S.A. - Client Servicing - at 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.

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. 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 10 years at www.amundi.lu.

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