



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 4 out of 7, which is a medium risk class. The risk category is justified by the investment mainly in stocks and shares, the value of which can fluctuate considerably. These fluctuations are often amplified in the short term.

**Be aware of currency risk. If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Other risk materially relevant to the Product not included in the summary risk indicator:

- **Liquidity risk:** This risk arises from the difficulty of selling a security at its fair value and within a reasonable period of time due to a lack of buyers.

For additional details regarding the risks, please refer to the prospectus.

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

If we are not able to pay you what is owed, you could lose your entire investment.

## Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate and favourable scenarios presented represent examples using the best and worst performance, as well as the average performance of the Product and/or appropriate benchmark over the last 10 years. The markets could develop very differently in the future.

Recommended holding period: 5 years		If you exit after 1 year	If you exit after 5 years
Example Investment: EUR 10,000			
<b>Scenarios</b>			
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	<b>What you might get back after costs</b>	5,613.36 EUR	1,791.08 EUR
	Average return each year	-43.87%	-29.10%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	8,046.98 EUR	7,936.54 EUR
	Average return each year	-19.53%	-4.52%
<b>Moderate</b>	<b>What you might get back after costs</b>	10,034.46 EUR	10,988.76 EUR
	Average return each year	0.34%	1.90%
<b>Favourable</b>	<b>What you might get back after costs</b>	13,317.21 EUR	12,833 EUR
	Average return each year	33.17%	5.12%

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. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

This type of scenario occurred for an investment between 2012 and 2022.

## WHAT HAPPENS IF BNPP AM LUXEMBOURG IS UNABLE TO PAY OUT?

The SICAV is incorporated as a separate entity distinct from BNPP AM Luxembourg. In the event BNPP AM Luxembourg would default, the assets of the Product/SICAV, held by a depositary, would not be affected by this default.

In case of default of the depositary, the risk of financial loss of the Product/SICAV is mitigated by the legal segregation of the assets of the depositary from those of the Product/SICAV.

## 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. If this Product is used as an underlying of an insurance policy or a capitalization policy, the costs presented do not include any costs related to such policies.

### 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. 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.

	If you exit after 1 year	If you exit after 5 years
<b>Total Cost</b>	428.31 EUR	1,046.26 EUR
<b>Annual Cost Impact (*)</b>	4.32%	1.98%

(\*) 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 3.88% before costs and 1.90% after costs.

### Composition of costs

One-off entry or exit costs	If you exit after 1 year	
<b>Entry costs</b>	Up to 3.00% of the amount you pay in when entering this investment.	Up to 300 EUR
<b>Exit costs</b>	We do not charge an exit cost.	0 EUR
Recurring costs levied annually		
<b>Management costs and other administrative and operating costs</b>	1.08% of the value of your investment per year. The amount is based on past expenses calculated on 31/12/2022.	104.76 EUR



<b>Transaction costs</b>	0.24% 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 how much we buy and sell.	23.55 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	There is no performance fee for this Product.	0 EUR

In case of conversion, the investors may be charged a maximum fee of 1.50%.

### HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

#### Recommended holding period ("RHP"): 5 years.

The RHP has been defined and based on the risk and reward profile of the Product.

Investors are able to redeem on a daily basis (on Luxembourg bank business days) as described in the prospectus.

Any redemption occurring before the end of the RHP may adversely impact the performance profile of the Product.

### HOW CAN I COMPLAIN?

For any claim, you are invited to contact your usual relationship manager that advised you on the Product. You can also contact BNPP AM Luxembourg, as described on its website [www.bnpparibas-am.lu](http://www.bnpparibas-am.lu) (Footnote 'Complaints management policy'), by sending an email to [amlu.complaints@bnpparibas.com](mailto:amlu.complaints@bnpparibas.com) or by writing to BNPP AM Luxembourg - Client Services - 10, rue Edward Steichen L-2540 Luxembourg.

### OTHER RELEVANT INFORMATION

- In order to access the Product's past performances and performance scenarios, please follow the instructions below:
  - (1) Click on <https://www.bnpparibas-am.lu>
  - (2) On the welcome page, keep 'Luxembourg' country and choose the language and your investor profile; accept web site terms and conditions
  - (3) Go to tab 'FUNDS' and 'Fund explorer'
  - (4) Search for the Product using the ISIN code or the Product's name and click on the Product
  - (5) Click on the 'Performance' tab.
- The chart on the website shows the Product's performance as the percentage loss or gain per year over the last 10 years.
- Information for investors in Switzerland: the prospectus, the key information document, the articles of association as well as the annual and semi-annual reports can be obtained, free of cost, from the representative in Switzerland, BNP PARIBAS, Paris, Zurich branch, 16, Selnaustrasse, 8002 Zurich; the paying agent in Switzerland is BNP PARIBAS, Paris, Zurich branch, 16, Selnaustrasse, 8002 Zurich.

