

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

onemarkets Fidelity World Equity Income Fund- O a sub-fund of onemarkets Fund

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Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Structured Invest S.A. in relation to this key information document.

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31 December 2023

What is this product?

Type

This is a Luxembourg fund in the legal form of a société anonyme, established as a société d'investissement à capital variable according to the law of December 17, 2010 on undertakings for collective investment.

Term

The Fund is an unlimited-term fund.

Objectives

The Sub-Fund's benchmark is the MSCI ACWI Index (the "Index"). The Index has been selected as the benchmark because it is representative of the investment universe of the Sub-Fund and it is therefore an appropriate performance comparator. The majority of the Sub-Fund's equity securities may not necessarily be components of or have weightings derived from the Index. The Investment Manager has a wide range of discretion relative to the Index. While the Sub-Fund will hold assets that are components of the Index, it may also invest in companies, countries or sectors that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities. It is expected that over long time periods, the Sub-Fund's performance will differ to a significant extent from the Index. However, over short time periods, the Sub-Fund's performance may be close to the Index, depending on market conditions. For further details, please refer to the fund documents.

Intended retail investor

The UCITS Fund is aimed at private clients, professional clients and eligible counterparties who have the objective of general asset formation/asset optimization and a medium to long-term investment horizon of more than 3 years. Investment in the Fund is only suitable for investors who are able to estimate the risks and value of the investment. The higher long-term return opportunities require the willingness of investors to accept significant fluctuations in the value of shares and, if necessary, to accept a significant loss of capital. The investor may bear losses (up to the full loss of the invested capital). The Fund falls into risk class 4 on a scale of 1 (safety-oriented; very low return) to 7 (very risk-tolerant; highest return).

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

Risk Indicator



The risk indicator assumes you keep the product for 4 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 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 the capacity to pay you.

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

Performance scenarios

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.

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 shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period : 4 years			
Investment EUR10,000 Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,480 EUR	1,960 EUR
	Average return each year	-85.2%	-33.4%
Unfavourable	What you might get back after costs	8,600 EUR	9,750 EUR
	Average return each year	-14.0%	-0.6%
Moderate	What you might get back after costs	10,350 EUR	13,810 EUR
	Average return each year	3.5%	8.4%
Favourable	What you might get back after costs	13,810 EUR	16,420 EUR
	Average return each year	38.1%	13.2%

The stress scenario shows what you might get back in extreme market circumstances.
The unfavourable scenario occurred for an investment between 12/2021 and 12/2023.
The moderate scenario occurred for an investment between 02/2016 and 02/2020.
The favourable scenario occurred for an investment between 03/2018 and 03/2022.

What happens if Structured Invest S.A. is unable to pay out?

The default of the management company will have no direct effect on your fund shares, since the statutory provision provides that in the event of insolvency of the management company, the funds do not enter into the insolvency assets of the management company, but are ring-fenced.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

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.

	If you exit after 1 year	If you exit after 4 years
Total costs EUR	EUR 517	EUR 1,423
Annual cost impact (*)	5.2%	3.3% per year

(*)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 11.7% before costs and 8.4% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	3.00% of the amount you pay in when entering this investment.	EUR 298
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.97% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 196
Transaction costs	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.	EUR 23
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

Recommended holding period: 4 years.

The recommended holding period is based on our assessment of the risk and reward characteristics and costs of the product.

How can I complain?

You can submit complaints to us by following these steps:

By mail: Structured Invest S.A., 8-10, rue Jean Monnet, L-2180 Luxembourg

By telephone: +352 248 248 00 Mon - Fri from 9:00 a.m. to 6:00 p.m.

By email: Compliance_SI@unicredit.lu

Other relevant information

The custodian of the Fund is Caceis Bank, Luxembourg Branch. You can obtain the sales prospectus and key investor information documents (PRIIP-KID) as well as the current annual and semi-annual reports free of charge in English or German from the management company, Structured Invest S.A., or from our homepage www.structuredinvest.lu. Further practical information as well as the current share prices will be published regularly on our homepage. Information on the current remuneration policy of the Company is published on the homepage www.structuredinvest.lu under the heading "about us". This includes a description of the calculation methods for compensation and contributions to certain employee groups and information on the persons responsible for the allocation. On request, the Company will provide you with the information free of charge in paper form. The Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Structured Invest S.A. is a management company pursuant to Chapter 15 of the Luxembourg Act of 17 December 2010 and an alternative investment fund manager pursuant to the Luxembourg Act of 12 July 2013.