

## Product

# AMUNDI TOTAL RETURN - I EUR AD

LU0181670851 - 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](http://www.amundi.lu) or call +352 2686 8001.*

*This document was published on 30/08/23.*

KEY  
INFORMATION  
DOCUMENT

## 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 and who are prepared to take on a high level of risk to their original capital.

**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.

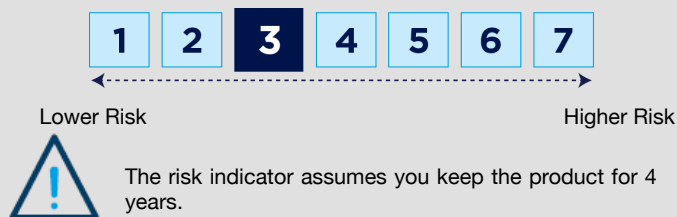
**More Information:** You may get further information about the Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Luxembourg S.A. at 5, allée Scheffer 2520 Luxembourg, Luxembourg.

The Net Asset Value of the Fund is available on [www.amundi.lu](http://www.amundi.lu).

**Depositary:** Societe Generale Luxembourg.

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

### RISK INDICATOR



We have classified this product as 3 out of 7, which is medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely 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 AMUNDI TOTAL RETURN 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 the last 10 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 : 4 years Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	<b>What you might get back after costs</b>	€8,110	€7,880
	Average return each year	-18.9%	-5.8%
Unfavourable Scenario	<b>What you might get back after costs</b>	€9,070	€9,100
	Average return each year	-9.3%	-2.3%
Moderate Scenario	<b>What you might get back after costs</b>	€10,120	€10,640
	Average return each year	1.2%	1.6%
Favourable Scenario	<b>What you might get back after costs</b>	€11,300	€11,370
	Average return each year	13.0%	3.3%

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.

Favourable scenario: this type of scenario occurred for an investment between 31/03/2018 and 31/03/2022.

Moderate scenario: this type of scenario occurred for an investment between 31/03/2014 and 31/03/2018

Unfavourable scenario: this type of scenario occurred for an investment between 31/12/2021 and 25/08/2023 .

## What happens if Amundi Luxembourg S.A. 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

Scenarios	Investment EUR 10,000	
	1 year	If you exit after 4 years*
<b>Total Costs</b>	€89	€386
<b>Annual Cost Impact**</b>	0.9%	0.9%

\* 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 2.47% before costs and 1.56% after costs.

We do not charge an entry 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
<b>Entry costs</b>	We do not charge an entry fee for this product.	0 EUR
<b>Exit costs</b>	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		
<b>Management fees and other administrative or operating costs</b>	0.67% of the value of your investment per year. This percentage is based on actual costs over the last year.	66.98 EUR
<b>Transaction costs</b>	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.	22.44 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	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](http://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](http://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](http://www.amundi.lu).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.amundi.lu](http://www.amundi.lu).