

Product

AMUNDI S.F. - DIVERSIFIED SHORT-TERM BOND ESG - E EUR

A Sub-Fund of Amundi S.F.
LU1499628912 - Currency: EUR

This Sub-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.

This document was published on 06/12/2024.

What is this product?

Type: Units of a Sub-Fund of Amundi S.F., an Undertaking for Collective Investments in Transferable Securities (UCITS), established as an FCP.

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

Objectives: Seeks to increase the value of your investment and provide income over the recommended holding period.

The Sub-Fund invests primarily in a broad range of investment grade bonds of eurozone issuers, including governments and corporations, and in money market securities. These are denominated in euro or in other currencies, provided that the currency exposure is hedged back to the euro. The Sub-Fund aims to reduce interest rate risk through the use of floating rate bonds, short-term bonds and interest rate hedging techniques using derivative instruments such as interest rate swaps or futures. The Sub-Fund seeks to maintain interest rate duration in the range of -2 and +2 year. The Sub-Fund may invest up to 35% of its assets in below-investment grade bonds, excluding securities unrated by an international credit rating agency. The Sub-Fund may invest up to 20% of its assets in asset-backed securities, and up to 10% in contingent convertible bonds. The Sub-Fund may invest in subordinated securities primarily by corporate issuers based in the eurozone. The Sub-Fund may use derivatives to reduce various risks, for efficient portfolio management or as a way to gain exposure to various assets, markets or income streams.

Benchmark: The Sub-Fund is actively managed. The Euro short-term rate serves a posteriori as an indicator for assessing the Sub-Fund's performance and for the relevant unit classes calculating the performance fees. There are no constraints relative to the benchmark restraining portfolio construction.

The Sub-Fund has not designated the benchmark as a reference benchmark for the purpose of the Disclosure Regulation.

Management Process: The Sub-Fund integrates Sustainability Factors in its investment process and takes into account principal adverse impacts of investment decisions on Sustainability Factors as outlined in more detail in section "Sustainable Investment" of the Prospectus.

The investment manager uses a combination of market analysis and analysis of individual bond issuers to identify those bonds that appear to offer the best return for their risk level.

This is a non-distributing unit class. Investment income is reinvested.

The minimum recommended holding term is 3 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 and to receive income 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 S.F. prospectus.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

More Information: You may get further information about the Sub-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 Sub-Fund is available on www.amundi.lu

Depository: Societe Generale Luxembourg.

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

RISK INDICATOR



The risk indicator assumes you keep the product for 3 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to 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 Sub-Fund's performance. Please refer to the Amundi S.F. prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-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 : 3 years			
Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	3 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	€7,920	€8,340
	Average return each year	-20.8%	-5.9%
Unfavourable Scenario	What you might get back after costs	€9,160	€9,090
	Average return each year	-8.4%	-3.1%
Moderate Scenario	What you might get back after costs	€9,800	€9,910
	Average return each year	-2.0%	-0.3%
Favourable Scenario	What you might get back after costs	€10,590	€10,750
	Average return each year	5.9%	2.4%

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 30/11/2021 and 22/11/2024.

Moderate scenario: this type of scenario occurred for an investment between 30/10/2015 and 31/10/2018

Unfavourable scenario: this type of scenario occurred for an investment between 31/03/2017 and 31/03/2020 .

What happens if Amundi Luxembourg S.A. is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of Amundi S.F.. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Sub-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.

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, and 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	3 years*
Total Costs	€426	€798
Annual Cost Impact**	4.3%	2.7%

* 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 2.36% before costs and -0.30% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (2.50% of amount invested / 250 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 2.50% 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 250 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0.00 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.87% of the value of your investment per year. This percentage is based on actual costs over the last year.	84.83 EUR
Transaction costs	0.94% 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.	91.70 EUR
Incidental costs taken under specific conditions		
Performance fees	15.00% annual outperformance of the reference asset ESTR (Euro Short-Term Rate) index + 100 bps. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last 5 years should be clawed back before any new accrual of performance fee. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. The performance fee is paid even if the performance of the share over the performance observation period is negative, while remaining higher than the performance of the Reference Asset.	0.00 EUR

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

Recommended holding period: 3 years is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.

This product is designed for medium-term investment; you should be prepared to stay invested for at least 3 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Orders to redeem shares must be received before 02:00 PM Luxembourg time on the Valuation Day. Please refer to the Amundi S.F. Prospectus for further details regarding redemptions.

You may exchange units of the Sub-Fund for units of other sub-funds of Amundi S.F. in accordance with the Amundi S.F. prospectus.

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 Sub-Fund including various published policies of the Sub-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 Sub-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.