

Product

SAINT-GOBAIN AVENIR MONDE

A Sub-fund of SAINT-GOBAIN PEG MONDE

Asset manager: Amundi Asset Management (hereinafter “us” or “the asset manager”), a member of the Amundi group of companies.

990000071849 - Currency: EUR

Asset manager's website: www.amundi.fr

Call +33 143233030 for more information.

The Autorité des Marchés Financiers (“AMF”) is responsible for supervising Amundi Asset Management in respect of this Key Information Document.

Amundi Asset Management is authorised in France under no. GP-04000036 and regulated by the AMF.

Key Information Document issue date: 15/10/2024.

You are about to buy a product that is not simple and may be difficult to understand.

What is this product?

Type: This product is an alternative investment fund (AIF) established in the form of a personalised group employee shareholding fund (“FCPE” – *fonds commun de placement d’entreprise*) governed by French law.

Term: This Sub-fund was created with a term of 99 years. Once agreement has been obtained from the employee shareholding fund’s supervisory board, the asset manager may proceed with the merger, demerger or liquidation of the Sub-fund. It may also be dissolved if all the units are redeemed.

AMF classification: An employee shareholding fund (FCPE) invested in listed company securities

Objectives:

By subscribing to SAINT-GOBAIN AVENIR MONDE, you are investing in an employee shareholding fund invested in your Company's securities.

The aim of the management policy of the SAINT-GOBAIN AVENIR MONDE Sub-fund is to replicate the performance (upwards or downwards) of the Share.

To this end, 100% of the assets of the SAINT-GOBAIN AVENIR MONDE Sub-fund will be invested in Shares.

A minimum of 98% of the Sub-Fund’s portfolio will consist of listed shares of Compagnie de SAINT-GOBAIN with voting rights.

These Shares are mainly subscribed at the time of capital increases reserved for employees. The Sub-fund’s portfolio may, however, include cash and/or money market UCITS up to a maximum of 2%.

The net asset value of the Sub-fund will fluctuate (upwards or downwards) in line with the value of Compagnie de SAINT-GOBAIN shares and in proportion to the percentage of assets invested in these shares.

Income and net gains must be reinvested.

You may request redemption of your units on any day. Redemptions are executed on a daily basis, in accordance with the terms and conditions described in the employee shareholding fund’s rules.

Targeted retail investors: This product is intended for investors benefiting from an employee savings scheme, who have basic knowledge and/or limited or non-existent experience of investing in funds, who aim to increase the value of their investment over the recommended holding period and who are willing to assume a high level of risk on their initial capital.

This product is not open to residents of the United States of America/“U.S. Persons” (the definition of “U.S. Person” is available on the asset manager’s website: www.amundi.com).

Additional information: You can receive more information about this Sub-fund, including the fund rules and financial reports free of charge, in French, on request from: Amundi Asset Management - 91-93 boulevard Pasteur, 75015 Paris, France.

The Sub-fund's net asset value is available at www.amundi-ee.com.

Custodian: CACEIS Bank

What are the risks, and what could I gain?

RISK INDICATOR

1234567

←-----→

Lower riskHigher risk



The risk indicator is based on the assumption that you will keep the product for 8 years.

You may not be able to sell this product easily, or you may have to sell it at a price that will significantly affect the amount you receive in return.

The summary risk indicator makes it possible to assess the level of this product’s risk compared to others. It indicates the likelihood that this product will experience losses in the event of market movements or that we will be unable to pay you.

We have given this product a risk score of 6 out of 7, which corresponds to a high level of risk. In other words, the potential losses related to the product’s future results are high and, if the market situation deteriorates, it is very likely that our ability to pay you will be affected.

In addition to the risks mentioned in the risk indicator, other risks may affect the Sub-fund’s performance. Please refer to the fund rules of the SAINT-GOBAIN PEG MONDE employee shareholding fund.

Other significant risks not taken into account in the indicator:

Market liquidity risk may exacerbate variations in the product’s performance.

Risk related to the concentration of investments: if investments are made in a single security and it performs poorly, the losses incurred may be greater than they would have been with an investment policy in a larger number of securities and/or in more diversified markets.

As this product does not provide protection against market risks, you may lose some or all of your investment.

Performance scenarios

The unfavourable, moderate, and favourable scenarios presented are examples using the Sub-fund’s best and worst performances, as well as its average performance, over the past 13 years. Markets could perform very differently in the future. The stress scenario shows what you could get in extreme market situations.

What you receive from this product depends on future market performance. Future market trends are variable and cannot be accurately predicted.

Recommended holding period: 8 years			
€10,000 investment			
Scenarios		If you exit after	
		1 year	8 years
Minimum	There is no guaranteed minimum return. You could lose some or all of your investment.		
Stress scenario	What you could receive after costs are deducted	€770	€160
	Average annual return	-92.3%	-40.4%
Unfavourable scenario	What you could receive after costs are deducted	€6,130	€8,840
	Average annual return	-38.7%	-1.5%
Moderate scenario	What you could receive after costs are deducted	€10,960	€16,820
	Average annual return	9.6%	6.7%
Favourable scenario	What you could receive after costs are deducted	€22,920	€26,720
	Average annual return	129.2%	13.0%

The figures indicated include all costs relating to the product.

Unfavourable scenario: This type of scenario occurred for an investment between March 2012 and March 2020.

Moderate scenario: This type of scenario occurred for an investment between October 2015 and October 2023.

Favourable scenario: This type of scenario occurred for an investment between September 2016 and September 2024.

What happens if Amundi Asset Management is unable to make payments?

The product is a jointly owned set of financial instruments and deposits separate from the asset manager. If the Asset manager defaults, the product’s assets held by the custodian will not be affected. If the custodian defaults, the product’s risk of financial loss will be mitigated due to the legal segregation of the custodian’s assets from those of the product.

What will this investment cost me?

The person selling you this product or advising you about it may ask you to pay additional costs. If this is the case, this person will inform you about these costs and show you their impact on your investment.

Costs over time

The tables show the amounts deducted from your investment to cover the different types of costs. These amounts depend on the amount you invest and how long you hold the product. The amounts shown here are illustrations based on a sample investment amount and various possible investment periods.

We have assumed that:

- during the first year you will recover the amount you invested (annual return of 0%). For other holding periods, the product performs as indicated in the moderate scenario.
- your investment is €10,000.

€10,000 investment		
Scenarios	If you exit after	
	1 year	8 years*
Total charges	€11	€40
Impact of annual charges**	0.1%	0.0%

*Recommended holding period.

**This shows the extent to which charges reduce your annual return over the holding period. For example, it shows that if you exit at the end of the recommended holding period, you can expect an average annual return of 6.75% before the charges are deducted and 6.71% after this deduction.

Composition of costs

One-off entry and exit charges		If you exit after 1 year
Entry charge	We do not apply an entry charge for this product.	NA
Exit charge	0.084% of your investment before you receive your payout.	EUR 8.40
Ongoing charges deducted each year		
Management fees and other administrative or operating charges	0.02% of the value of your investment per year, which is paid by the company in full. This is an estimate based on actual costs from last year.	EUR 0
Transaction fees	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the product's underlying investments. The actual amount will vary depending on the quantity we buy and sell.	EUR 2.10
Ancillary costs deducted under certain conditions		
Performance-related fees	We do not charge performance fees for this product.	NA

How long do I need to keep it and can I withdraw money early?

Recommended holding period: 8 years. This recommended investment period is based on our assessment of the Sub-fund's risk and remuneration characteristics and costs. This period does not take into account the lock-in period associated with your employee savings plan.

Order deadline: Investors may redeem their units on request in accordance with the procedures described in the employee shareholding fund's rules. Exiting before the end of the recommended investment period could have an impact on the expected performance.

How do I lodge a complaint?

If you have any complaints, you can:

- Send a letter to Amundi Asset Management at 91-93, Boulevard Pasteur - 75015 Paris
- Send an e-mail to dic-fcpe@amundi.com

If you are sending a complaint, you must clearly indicate your contact details (name, address, telephone number or email address) and provide a brief explanation of your complaint. You will find more information on our website www.amundi.fr and/or on your account-keeper's website.

Other relevant information

You will find the fund rules, key information documents, investor information, financial reports, and other information documents relating to the Sub-fund, including the various policies published by the Sub-fund, on our website at www.amundi.fr and/or on your account-keeper's website. You may also request a copy of these documents at the registered office of the asset manager.

This employee shareholding fund is comprised of sub-funds. Its latest aggregate annual report may also be obtained from the asset manager.

Account-keeper: Amundi ESR

Depending on your tax scheme, any capital gains or income linked to ownership of the Fund's units may be subject to tax.

This Sub-fund is created within the framework of the Company or Group savings plan and forms an integral part thereof. It is reserved exclusively for the employees and beneficiaries of the issuer's share ownership scheme.

Composition of the supervisory board: The Supervisory Board is made up of four unitholder representatives and four company representatives appointed in accordance with the conditions set forth in the fund rules. See the Fund Rules for more information.

Past performance: You can download the Sub-fund's past performance over the last 10 years on your account-keeper's website.

Performance scenarios: You can consult previous performance scenarios, which are updated monthly, on your account-keeper's website.