Prepared on: 13 August 2026

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Singapore Prospectus[1].**
- **It is important to read the Singapore Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.**

CPR INVEST – GLOBAL DISRUPTIVE OPPORTUNITIES

(the "Compartment") a compartment of CPR Invest (the "SICAV")

Product Type	**Investment Company**	**Launch Date**	**22 December 2016**
Management Company	**CPR Asset Management**	**Depositary**	**CACEIS Bank, Luxembourg Branch**
Trustee	**Not applicable**	**Dealing Frequency**	**Daily, on each Valuation Day**
Capital Guaranteed	**No**	**Expense Ratio for financial year ended 31 July 2025**	**A2 USDH – ACC: 2.142%** **A2 SGDH – ACC: 2.152%**
Name of Guarantor	**Not applicable**		

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Compartment is only suitable for investors who:
  - want to invest in a portfolio of which the main investment focus is to select shares of companies which create a new market that can challenge and finally overtake existing business models.
  - can afford to immobilize their capital for at least 5 years;
  - accept to bear the risk of capital loss.

  The investor might not recover its invested capital at the end of the recommended 5 years minimum investment period.

Refer to paragraph 3 of the Singapore Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a Compartment of the SICAV, an open-ended investment company incorporated in Luxembourg which qualifies as a UCITS under the 2010 Law.
- The Compartment's objective is to outperform the MSCI World Growth Net Return Index over the recommended holding period (at least five years) by investing in shares of companies which either establish or benefit - fully or partly - from disruptive business models.
- The Compartment is subject to the disclosure requirements of article 8 of the Disclosure Regulation.
- Share Classes currently available for retail offer in Singapore:

Class	Currency	Dividend policy
A2 SGDH – ACC	SGD	None
A2 USDH – ACC	USD	

Refer to paragraphs 1 and 3 of the Singapore Prospectus for further information on features of the product.

Investment Strategy

- The Compartment integrates Sustainability Factors in its investment process as outlined in more detail in section 4.9 of the Luxembourg Prospectus.
- The investment strategy of the Compartment aims to select Companies' securities which are game changers, i.e. innovative companies which create a new market (new products, services, solutions, distribution channels…) that can challenge and finally overtake existing business models.

Refer to paragraph 3 of the Singapore Prospectus for further information on the investment strategy of the

[1] The Singapore Prospectus is available from the Singapore Representative, Amundi Singapore Limited, at 80 Raffles Place, #37-01A UOB Plaza 1, Singapore 048624 or any Singapore Distributor, during normal business hours.

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■ Such companies are grouped in the following pillars: Artificial Intelligence, Robotics, Security, New energy, Advanced healthcare. ■ Securities benefit from structural changes related to disruption, in all countries, including emerging markets. Disruption might also occur in all economic sectors, for example, healthcare, internet economy, technology, industrials, environment, financials…. ■ The Compartment uses a mix of a top-down and a bottom-up approach. The Compartment equity exposure will be between 75% and 120% of its assets. ■ By construction, the Compartment may emphasise certain investment themes and or even exclude some sectors that are not related to its theme. It is therefore likely to show significant performance differences when compared with a global equity index, including over relatively extended time periods. ■ The Compartment is invested for at least 75% of its assets in equity and equity equivalent securities of any country, without constraints of capitalization. Among this proportion of 75% of its assets, the Compartment may invest in China A shares via Stock Connect within a maximum of 25% of its assets. While complying with the above policies, for the remaining part of its assets, the Compartment may also invest in other instruments as described in section 4.2 of the Prospectus (including, within the limit of 10% of its assets, units or shares in UCIs.). ■ Derivative instruments will be used for hedging, arbitrage, exposure purposes and efficient portfolio management. The Compartment may also use embedded derivatives.	product.
Parties Involved	
WHO ARE YOU INVESTING WITH? ■ The Management Company is CPR Asset Management. ■ The Depositary (which carries out the same functions as a custodian) is CACEIS Bank, Luxembourg Branch.	Refer to paragraph 2 of the Singapore Prospectus for further information on these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? **The value of the product may rise or fall. These risk factors may cause you to lose some or all of your investment:**	Refer to paragraphs 3 and 5 of the Singapore Prospectus for further information on risks of the product.
Market and Credit Risks	
■ **You are exposed to market risk.** Value of the Compartment's investments could decrease due to movements in financial markets. ■ **You are exposed to equity risk.** Equities can lose value rapidly, and typically involve higher risks than bonds or money market instruments. If a company goes through bankruptcy or a similar financial restructuring, its equities may lose most or all of their value. ■ **You are exposed to counterparty risk.** This is the risk of default of a market participant, preventing it from honouring its commitments in respect of the Compartment. ■ **You are exposed to credit risk.** This is the risk of deterioration in the creditworthiness of an issuer or that of it defaults. The occurrence of these types of events could lower the Compartment's NAV.	
Liquidity Risks	
■ **The Compartment is not listed and you can redeem only on Valuation Days. Also, Singapore Distributors may accept and deal with redemption orders only on Singapore Business Days, some of which may not be Valuation Days.** ■ **You are exposed to liquidity risk linked to temporary purchases and sales of securities.** The Compartment may be exposed to trading difficulties or a temporary inability to trade certain securities in which it invests or in those received as collateral, in the event of a counterparty defaulting on temporary purchases and sales of securities and or Total Return Swap.	
Product-Specific Risks	
■ **You are exposed to currency risk.** Investment currencies, and/or the risk generated through expositions, may lose value against the Reference Currency of the Compartment. Currency risk is not systematically hedged for investments made outside the Compartment's reference currency, which may result in a decrease in NAV. ■ **You are exposed to currency risk related to emerging countries:** The Compartment may be exposed to currencies of emerging countries. Shareholders	

should note that, due to the low volumes traded, these currencies may be less liquid than the currencies of developed countries. These currencies may, in the short term, experience price volatility and see significant differences between sale and purchase prices-

- **You are exposed to small capitalisation related risks.** The Compartment may be exposed directly or indirectly to small and mid-cap securities. Investors should note that these securities may be less liquid than large cap securities, considering the low volumes traded.
- **You are exposed to interest rate risk.** The value of interest-rate instruments may vary due to changes in interest rates. It is measured in terms of sensitivity.
- **You are exposed to emerging market risk.** Compartments may have direct or indirect exposure to securities of emerging countries' issuers. Investors should note that the conditions under which these markets operate and are supervised may differ from the standards in place in the major international marketplaces. Moreover, the financial markets in these countries offer more limited liquidity than those in the developed countries.
- **You are exposed to performance risk compared with an equity market index.** Through its construction, the Compartment may totally exclude some sectors and securities that are not related to the theme management, and is therefore likely to show significant performance differences compared with an equity including over relatively extended time periods.
- **You are exposed to capital loss risk.** The Compartment does not offer any performance or capital guarantee and, accordingly, may present a capital risk, particularly if the term of holding ends prior to the recommended investment period. Hence, initial capital invested may not be returned in full.
- **You are exposed to derivatives risk.** Derivatives instruments involve risks which, in certain cases, can be greater than the risks presented by more traditional investments. The use of certain leverage techniques can increase equity risk and interest rate risk, and to a lesser extent counterparty risk.
- **You are exposed to country risk-China.** Investments in China A Shares through Stock Connect are subject to changes, investment limitations and restrictions (quota and suspension). You are also exposed to China market risk, risks relating to uncertainty in PRC tax laws and RMB currency risk.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to paragraph 4 of the Singapore Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges:

Subscription Fee	**5% maximum as a percentage of the issue price of the Shares** *(You should note that Singapore Distributors may determine the number of Shares to be allotted by subtracting the subscription fee as a percentage of the gross investment amount (i.e. total amount paid by you) and dividing the result by the applicable issue price. In such a scenario, the subscription fee will be a maximum of 4.762% of the gross investment amount.)* *(You should also note that the Singapore Distributors through whom you subscribe for Shares may (depending on the specific nature of services provided) impose other fees and charges that are not disclosed in this Singapore Prospectus, and you should check with the relevant Singapore Distributors on such fees and charges, if any.)*
Conversion Fee	Up to 5% of the NAV of the Shares received upon conversion.

Payable by the Compartment from invested proceeds

- The Compartment will pay the following fees and charges from its assets to the Management Company and other parties:

Maximum management fee	Up to 1.80% p.a.
i. Retained by management company	i. 40-50% of the management fee

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ii. Paid by the management company to financial adviser (trailer fee)[2]	ii. 50-60% of the management fee
Maximum administration fee	0.30% p.a.
Turnover commissions (max)	0.20% p.a.
Subscription tax (*taxe d'abonnement*)	0.05% p.a.

- Other fees and expenses may be incurred by the Compartment including taxes on assets and income, and standard brokerage and bank charges incurred on business payable.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Valuations are performed as at each Valuation Day. The NAV per Share calculated on a Valuation Day will generally be published on www.cpram.com and www.fundinfo.com within 1 Luxembourg Business Day following the relevant Valuation Day, and may also be obtained from the Singapore Representative.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the Compartment by submitting a completed redemption request to your Singapore Distributors or directly to the Company under certain circumstances permitted by the Company. There is no cancellation period for subscriptions.
- Redemption proceeds will normally be paid within 2 Luxembourg Business Days following the relevant Valuation Day.
- Your redemption price is determined as follows:
  - If your redemption order is received by the UCI Administrative Agent by the Cut-off time on a Valuation Day, you will be paid a price based on the NAV per Share calculated for that Valuation Day.
  - If your redemption order is received after the Cut-off time on a Valuation Day, you will be paid a price based on the NAV per Share calculated for the next Valuation Day.
  - Your Singapore Distributor may have earlier dealing deadlines and may accept redemption orders only on Singapore Business Days. You should confirm the applicable dealing deadline with the relevant Singapore Distributor.
- The redemption proceeds that you receive will be the redemption price multiplied by the number of Shares redeemed less the applicable redemption commission. An example based on a redemption of 1,000 Class A2 SGDH – ACC Shares at a notional redemption price of SGD 10.70 is as follows:

1,000.0000 Shares Redemption order	x	SGD 10.70 Notional redemption price	=	SGD 10,700.00 Net redemption proceeds

Refer to paragraphs 9 and 11 of the Singapore Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You may contact the Company's Singapore Representative, Amundi Singapore Limited, at 80 Raffles Place #37-01A UOB Plaza 1 Singapore 048624 (Tel:+(65)6439 9333).

[2] Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

APPENDIX: GLOSSARY OF TERMS	
2010 Law	The Luxembourg Law of 17 December 2010 on Undertakings of Collective Investment, as amended.
Compartment	A specific portfolio of assets and liabilities within the Company having its own NAV and represented by a separate Class or Classes of Shares, which are distinguished mainly by its specific investment policy and objective and/or by the currency in which it is denominated.
Company	CPR Invest.
Cut-off time	2 p.m. Luxembourg time. For indicative purposes, 2 p.m. Luxembourg time corresponds to: (a) 9.p.m. Singapore time from the last Sunday of October (included) until the last Sunday of March of the following year (excluded); (b) 8 p.m. Singapore time from the last Sunday of March (included) up to the last Sunday of October during the year (excluded).
Directive	Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities.
Launch Date	For the purposes of this Product Highlights Sheet only, means the inception date of the earliest Class of Shares to be incepted, and "launched" shall be construed accordingly.
Luxembourg Business Day	A business day on which banks and Eligible Markets (as defined in the Luxembourg Prospectus) are opened in Luxembourg, Paris and New York.
NAV	Net asset value.
PRC	The People's Republic of China.
Reference Currency	The reference currency of the Compartment or (where the context requires) a Class.
RMB	Chinese renminbi.
SGD	Singapore Dollars.
Shares	Shares in the Compartment or (where the context requires) Class.
SICAV	Investment company with variable capital (*Société d'Investissement à Capital Variable*).
Singapore Business Day	Any day (other than a Saturday, Sunday or public holiday) on which commercial banks are open for business in Singapore.
Singapore Distributors	Distributors in Singapore (i.e. banks, financial institutions, financial advisors, servicing agents, nominees and other sales agents) appointed by the Company or the Management Company.
Stock Connect	The Shanghai-Hong Kong Stock Connect program which allows non-Chinese investors to purchase certain Shanghai Stock Exchange-listed equities via brokers in Hong Kong and/or any other similar stock connect program between another city of the PRC and Hong Kong when it becomes available to, and can be utilised by, the Company.
Taxonomy Regulation	Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment and amending Disclosure Regulation, as may be amended, supplemented, consolidated, substituted in any form or otherwise modified from time to time
UCI	Undertaking for Collective Investments.
UCITS	Undertakings for Collective Investment in Transferable Securities.
USD	United States Dollars.
Valuation Day	Each Luxembourg Business Day on which the NAV per Share is determined.