CPRAM

Key Information Document

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

BFT AUREUS ISR - P (D)

Management Company: CPR Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.
FR0012903268 - Currency: EUR
Management Company's website: www.cpram.com
Call +33 153157000 for more information.
The AMF ("Autorité des Marchés Financiers") is responsible for supervising CPR ASSET MANAGEMENT in relation to this Key Information Document.
CPR ASSET MANAGEMENT is authorised in France under number GP-01056 and regulated by the AMF.
Key Information Document production date: 26/05/2026.

What is this product?

Type: Units of BFT AUREUS ISR, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of an FCP.
Term: The product has a duration of 99 years. The Management Company may dissolve the product by means of liquidation or merger with another product in accordance with legal requirements.
AMF Classification ("Autorité des Marchés Financiers"): Standard Variable Net Asset Value Money Market UCI

Objectives: By subscribing to BFT AUREUS ISR, you are investing in money market instruments and debt securities (bonds, Treasury bills etc.) with a maximum maturity of two years. The management objective of the Fund is to outperform, net of charges, over the recommended investment horizon, the capitalised €STR, an index representing the Eurozone money market rate, while incorporating ESG criteria into the Fund's security analysis and selection criteria. However, in certain market situations such as widespread negative rates of return on the money market, the Fund's net asset value may experience a structural decline and its performance, net of charges, may be less than that of the capitalised €STR. The Fund incorporates ESG (environment, social and governance) criteria into the analysis and selection of securities, in addition to financial criteria (liquidity, maturity, profitability and quality). The non-financial analysis results in an ESG rating for each issuer on a scale ranging from A (highest rating) to G (lowest rating). At least 90% of securities in the portfolio have an ESG rating. The investment universe consists of the securities listed in the following indices, weighted in order to assess the inclusion of non-financial criteria as follows: 75% ICE BofA 1-3 year Euro Financial + 25% ICE BofA 1-3 year Euro Non-Financial.
In addition, the Fund implements an SRI strategy based on a combination of approaches:
Exclusion approach:
- normative exclusions that apply to all management companies (controversial weapons, businesses that severely and repeatedly violate one or more of the ten principles of the United Nations Global Compact);
- Amundi Group sector exclusions for fossil fuels (e.g.: coal, unconventional hydrocarbons), tobacco and weapons (e.g.: nuclear weapons, depleted uranium weapons); details of the Group's Responsible Investment Policy are available on www.bft-im.fr;
- exclusions of issuers rated F and G on purchase;
- exclusions of companies related to activities considered not to be in line with the Paris Climate Agreement (coal mining, oil, gas etc.) or who do not meet the eligibility criteria of the French SRI label.
Best-in-Class approach, which aims to favour the leading issuers in their sector of activity according to ESG criteria identified by the management company's team of non-financial analysts. The Best-in-Class approach does not exclude any business sectors a priori; the Fund may therefore be exposed to certain controversial sectors. To limit the potential non-financial risks of these sectors, the Fund applies the exclusions set out above, coupled with a commitment policy that aims to promote dialogue with issuers and support them in improving their ESG practices.
"Rating improvement" approach: the portfolio's average ESG rating must be higher than the ESG rating of the investment universe after eliminating at least 25% of the lowest-rated securities. From 01/01/2026, this percentage of lowest-rated securities will increase to 30%.
The fund is entitled to the SRI label.
The management team selects high-quality money market instruments in euro and other currencies in consideration of their residual life. These securities are selected from within a previously determined investment universe according to an internal risk assessment and monitoring process. In order to assess the credit quality of these instruments, the Management Company may refer to "investment grade" ratings from recognised ratings agencies it deems the most relevant, on a non-exclusive basis, when purchasing an instrument; it shall however endeavour to avoid any mechanical dependence on these ratings throughout the period of time in which the securities are held.
Foreign currency securities are fully hedged against currency risk.
By way of derogation, the 5% limit of the UCI assets may be increased to 100% of its assets when the Fund invests in money market instruments issued or guaranteed individually or jointly by certain sovereign, quasi-sovereign or supranational entities of the European Union as outlined by European Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017. The Fund may make temporary purchases and sales of securities. Eligible forward financial instruments may be used for hedging purposes. The UCI is actively managed. The index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.
The UCI is classified Article 8 within the meaning the SFDR Regulation (Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation")).

Intended retail investors: This product is intended for investors with a basic knowledge and/or little or no experience of investing in funds, who are seeking to increase the value of their investment while preserving all or part of their invested capital over the recommended holding period and who are prepared to assume a medium level of risk on their initial capital.
The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.cpram.com and/or in the prospectus).

Redemption and transaction: Units may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the BFT AUREUS ISR prospectus.

Distribution Policy: As this is a distributing unit class, investment income is distributed.

More information: Further information regarding this product, including the prospectus and financial reports, is available free of charge on request from: CPR Asset Management – 91–93, boulevard Pasteur – CS 61595 – 75730 Paris Cedex 15.
The net asset value of the product is available at www.cpram.com

Depositary: CACEIS Bank.

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

RISK INDICATOR

1	2	3	4	5	6	7

Lowest risk — Highest risk

The risk indicator assumes you keep the product for between 1 day and 1 month.

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 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very 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.
The use of complex products such as derivatives can lead to increased movement of securities in your portfolio.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the BFT AUREUS ISR prospectus.

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: 1 day to 1 month Investment EUR 10,000		
Scenarios		**If you exit after 1 day to 1 month**
Minimum	There is no minimum guaranteed return if cashed in before 1 day to 1 month. You could lose some or all of your investment.	
Stress Scenario	**What you might get back after costs**	€9,900
	Average return each year	-1.0%
Unfavourable Scenario	**What you might get back after costs**	€9,990
	Average return each year	-0.1%
Moderate Scenario	**What you might get back after costs**	€10,000
	Average return each year	0.0%
Favourable Scenario	**What you might get back after costs**	€10,040
	Average return each year	0.4%

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.

Unfavourable Scenario: This type of scenario occurred for an investment made between 31/03/2020 and 29/04/2020.
Moderate scenario: This type of scenario occurred for an investment made between 31/01/2017 and 28/02/2017.
Favourable scenario: This type of scenario occurred for an investment made between 30/12/2024 and 30/01/2025

What happens if CPR Asset Management is unable to pay out?

The product is a co-ownership of financial instruments and deposits separate from the Management Company. In the event of default by the Management Company, the assets of the product held by the depositary will not be affected. In the event of default by the depositary, the risk of financial loss to the product is mitigated due to the legal segregation of the depositary's assets from those of the product.

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, 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 invested.

Investment EUR 10,000	
Scenarios	If you exit after 1 day to 1 month*
Total costs	€0
Cost impact**	0.0%

* Recommended holding period.
** This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other products. We do not charge an entry fee

COMPOSITION OF COSTS

	One-off costs upon entry or exit	If you exit after 1 day to 1 month
Entry costs	We do not charge an entry fee for this product.	Up to EUR 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
	Ongoing costs taken each year	
Management fees and other administrative or operating costs	0.39% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 0.11
Transaction costs	0.02% 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 the volume of our purchases and sales.	EUR 0.00
	Incidental costs taken under specific conditions	
Performance fees	10.00% of the annual outperformance of the reference asset: 100% CAPITALISED €STR (OIS). The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years. **The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.**	EUR 0.00

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

Recommended holding period: 1 day to 1 month. This period is based on our assessment of the risk and reward characteristics and costs of the Fund. This product is designed for short-term investment; you should be prepared to stay invested for between 1 day and 1 month. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Redemption orders must be received before 12:25 (Paris time) on the net asset value calculation date. Please refer to the BFT AUREUS ISR prospectus for more information about redemptions.

In order to promote a fair distribution of costs and to mitigate dilution effects, in investors' best interests, the Management Company may use the variable pricing method, a predetermined mechanism whereby the net asset value is adjusted by applying a factor reflecting the cost of liquidity. How it would be operated is described in the prospectus.

How can I complain?

If you have any complaints, you may:

- Mail CPR Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail client.servicing@cpram.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.cpram.com.
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.cpram.com. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.
Past performance: You can download the past performance of the Fund over the last ten years at www.cpram.com.
Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.cpram.com.