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

CPR Invest - Biodiversity - A USD - Acc

A Sub-Fund of CPR Invest
LU3133798846 - Currency: USD
This Sub-Fund is authorised in Luxembourg.
Management Company: CPR Asset Management (thereafter: "we"), a member of the Amundi Group of companies, is authorised in France and regulated by the Autorité des marchés financiers.
The AMF is responsible for supervising CPR Asset Management in relation to this Key Information Document.
For more information, please refer to www.cpram.com or call +33 153157000.
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What is this product?

Type: Shares of a Sub-Fund of CPR Invest, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as a SICAV.
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: The Compartment's objective is to outperform the MSCI World Index (the "**Reference Benchmark**"), over the recommended investment period (at least five years), through active management of international equities, while incorporating indicators for analysing the sustainability of biodiversity practices.
In order to achieve this objective, the Compartment selects, from an initial investment universe consisting of the securities comprising the Reference Benchmark and comprising more than 75% (by weight) of sectors with high biodiversity stakes, equities from companies in all sectors (except fossil fuels) and all countries that offer the best prospects for financial appreciation among those that, according to the management company's analysis, are best positioned in their sector to reduce their pressure on biodiversity. The Compartment integrates Sustainability Factors in its investment process as outlined in more detail in in section 4.9 of the Prospectus.
From this universe, the security selection process is broken down as follows:
1. Global ESG and environmental exclusion: the initial universe is first analysed against ESG criteria, specifically the environmental pillar, defined in accordance with the Amundi Group policy. Following this analysis, securities with the lowest scores are excluded.
2. Two-stage sustainability analysis of biodiversity :
a) Specific exclusion of biodiversity: the analysis is then supplemented by a biodiversity-specific approach aimed at excluding from the universe (i) stocks subject to significant to severe controversies relating to global environmental issues and the value chain, (ii) activities that are harmful to biodiversity, and finally (iii) the most material bad practices relating to forests, water and climate.
b) Footprint/Trajectory and Policy Analysis: The remaining universe is then analysed using a proprietary method designed to identify companies in all sectors for which the management team has raw data enabling it to identify and qualify the companies' ability to reduce their impact on living organisms. These values are then analysed against three complementary criteria to assess the impact at company level: (i) the company's footprint on biodiversity through MSA.km² (Mean Species Abundance), (ii) the company's biodiversity trajectory (in relation to biodiversity as a percentage of turnover over the last 5 years), and (iii) company policies on environmental issues through the study of questionnaires completed by external data providers. This filter excludes companies whose practices are not aligned with biodiversity stakes from the investment universe and reduces the market capitalisation by at least 20% compared to the initial universe.
3. Financial analysis: the remaining universe is then analysed from a financial perspective to retain only those stocks whose valuation is identified as attractive according to the market regimes.
4. Portfolio construction: the Compartment is managed using a quantitative approach that aims to adapt the investment process to market conditions and seize specific investment opportunities in each market configuration.
At the end of the selection process: the Compartment's portfolio is composed of between 80 and 150 stocks and at least 75% of its assets are invested in issuers whose sector has high biodiversity stakes. The management teams may also invest up to 10% of the assets in securities selected outside the universe, provided that they meet all the biodiversity criteria.
At least 90% of assets are analysed according to non-financial criteria. The Compartment is also committed to improving various non-financial indicators relative to the Reference Benchmark: water consumption relative to revenue, waste recycling rate carbon intensity and the proportion of investments in companies that have taken initiatives to reduce their carbon emissions.
The Compartment has been awarded the SRI Label, its SRI policy (objectives, criteria, ratings) is further detailed and available on the Company website: www.cpram.com. As part of the SRI Label, the Compartment undertakes to reduce the investment universe by at least 30% based on its Biodiversity methodology, its own internal ESG analysis methodology, and exclusions related to the ISR France label and activities considered not to be aligned with the Paris Climate Agreement.
Finally, the Compartment is committed to complying with the following net asset exposure ranges:
- between 75% and 120% in equity markets in all geographical areas (including emerging countries, up to a limit of 10%), all market capitalisations and all sectors.
- up to 25% in sovereign, public and private fixed income instruments from all geographical areas (excluding emerging countries) denominated in euros and rated "Investment Grade" at the time of acquisition i.e. whose ratings are between AAA and BBB- (as rated by S&P/ Fitch) or Aaa and Baa3 (as rated by Moody's), or considered equivalent by the Management Company's criteria based on its anticipation of the credit market trends, such as short- and medium-term negotiable securities and BTFs.
Derivative instruments will be used for hedging and exposure purposes. The Compartment may also use embedded derivatives.
The Compartment is a financial product that promotes ESG characteristics pursuant to Article 8 of the Disclosure Regulation.
To carry out these non-financial analyses, the management company relies on proprietary tools and ESG data providers and/or rating agencies whose analyses are largely based on data provided by the companies themselves and are therefore dependent on the quality of this information. For more details on methodological limitations, please refer to the Compartment's prospectus.
The Compartment is actively managed and uses the Reference Benchmark and, if relevant, variants of this Reference Benchmark - and if relevant, hedged between the currency of the Share Class and the currency of the Compartment,- a posteriori as an indicator for assessing the Compartment's performance, for asset allocation purposes and, as regards the performance fee Reference Benchmark used by the relevant Share Classes, for calculating the performance fees. The Compartment is mostly exposed to the issuers of the Reference Benchmark, however, the management of the Compartment is discretionary, and will invest in issuers not included in the Reference Benchmark.

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 with the ability to bear losses up to the amount invested.

Redemption and Dealing: Shares may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the CPR Invest prospectus.

Distribution Policy: As this is a non-distributing share 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: CPR Asset Management at 91-93, boulevard Pasteur – CS 61595 – 75730 Paris Cedex 15.
The Net Asset Value of the Sub-Fund is available on www.cpram.com

Depositary: CACEIS Bank, Luxembourg Branch.

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

RISK INDICATOR

1	2	3	**4**	5	6	7

Lower Risk — Higher Risk

The risk indicator assumes you keep the product for 5 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could 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 CPR Invest 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 : 5 years Investment USD 10,000			
Scenarios		**If you exit after**	
		1 year	**5 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**	$4,830	$3,860
	Average return each year	-51.7%	-17.3%
Unfavourable Scenario	**What you might get back after costs**	$7,360	$10,980
	Average return each year	-26.4%	1.9%
Moderate Scenario	**What you might get back after costs**	$10,360	$13,560
	Average return each year	3.6%	6.3%
Favourable Scenario	**What you might get back after costs**	$14,100	$17,440
	Average return each year	41.0%	11.8%

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.

In the event that the fund history is insufficient for the scenario calculation, a suitable benchmark (proxy) will be used.

Favourable scenario: this type of scenario occurred for an investment between 31/10/2016 and 29/10/2021.
Moderate scenario: this type of scenario occurred for an investment between 31/01/2020 and 31/01/2025
Unfavourable scenario: this type of scenario occurred for an investment between 31/07/2025 and 27/08/2026 .

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

A separate pool of assets is invested and maintained for each Sub-Fund of CPR Invest. 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.

- USD 10,000 invested.

Investment USD 10,000		
Scenarios	If you exit after	
	1 year	5 years*
Total Costs	$675	$1,801
Annual Cost Impact**	6.9%	3.1%

* 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 9.36% before costs and 6.28% after costs.
These figures include the maximum distribution fee that the person selling you the product may charge (5.00% of amount invested / 500 USD). 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 5.00% 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 500 USD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0.00 USD
	Ongoing costs taken each year	
Management fees and other administrative or operating costs	1.65% of the value of your investment per year. This percentage is based on actual costs over the last year.	156.75 USD
Transaction costs	0.20% 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.	19.00 USD
	Incidental costs taken under specific conditions	
Performance fees	15.00% annual outperformance of the reference asset 100% MSCI WORLD NR Close. 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 USD

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

Recommended holding period: 5 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 5 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 CPR Invest Prospectus for further details regarding redemptions.

To manage liquidity risks, if redemption requests exceed a predefined threshold, the management company may cap redemptions (known as "gates") and process such requests only partially, on a pro-rata basis.

To ensure an equitable allocation of portfolio adjustment costs, the management company may employ a predetermined mechanism to adjust the net asset value by applying a factor reflecting liquidity costs (known as "swing pricing").
The functioning for these mechanisms are further described in the prospectus.
You may exchange shares of the Sub-Fund for shares of other sub-funds of CPR Invest in accordance with the CPR Invest 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 to 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 Sub-Fund including various published policies of the Sub-Fund on our website www.cpram.com. You may also request a copy of such documents at the registered office of the Management Company.

Past performance: There is insufficient data to provide a useful indication of past performance to retail investors.
Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.cpram.com.