CPR INVEST - GLOBAL LIFESTYLES - F EURH - ACC
LU1989767683

EQUITY 31/08/2026

KEY FEATURES *(Source: Amundi Group)*

Creation date : 16/10/2020
AMF classification : -
Benchmark :
100% MSCI WORLD CROSS HEDGED WITH USD TO EUR NET
Currency : EUR
Type of shares : A : Capitalization
ISIN code : LU1989767683
Minimum recommended investment horizon :
5 years

Risk Indicator *(Source : Fund Admin)*

1 2 3 **4** 5 6 7

Lower Risk Higher Risk

The SRI represents the risk and return profile as presented in the Key Information Document (KID). The lowest category does not imply that there is no risk. The SRI is not guaranteed and may change over time. 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.

KEY FIGURES *(Source: Amundi Group)*

Net Asset Value (NAV) : 103.55 (EUR)
Assets Under Management (AUM) :
379.72 (million EUR)
Last coupon : -

KEY PEOPLE *(Source: Amundi Group)*

Management company : CPR ASSET MANAGEMENT

OPERATION & FEES *(Source: Amundi Group)*

Frequency of NAV calculation : Daily
Minimum initial subscription :
1 Ten-Thousandth of Share(s)/Equitie(s)
Minimum subsequent subscription :
1 Ten-Thousandth of Share(s)/Equitie(s)
Subscription fee (max) : 0.00%
Redemption fee : 0.00%
Management fees and other administrative or operating costs :
2.90%
Performance fees : Yes

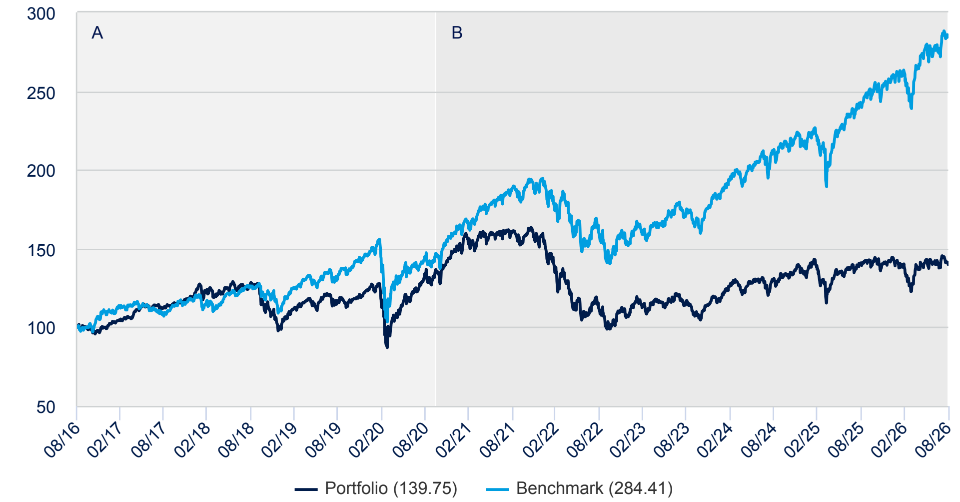
All details are available in the legal documentation

INVESTMENT STRATEGY *(Source: Amundi Group)*

The Compartment's objective is to outperform the MSCI World (dividend reinvested) index over a long-term period (minimum of five years) by investing in international equities involved in the consumption related to individual self-fulfillment and well-being.

ANALYSIS OF THE NET PERFORMANCE *(Source: Fund Admin)*

CHANGE IN NET ASSET VALUE BASE 100 *(Source: Fund Admin)*



A : Simulation based on the performance from inception to Oct 15, 2020 of AF - CPR Global Lifestyles - FHE (C) absorbed by CPR Invest - Global Lifestyles - F EURH - Acc on Oct 16, 2020. CPR Invest - Global Lifestyles - F EURH - Acc has adopted a fee structure with the same total ongoing charges than those of AF - CPR Global Lifestyles - FHE (C) estimated at the merger date Oct 16, 2020.
B : Performance of CPR Invest - Global Lifestyles - F EURH - Acc since its launch date.

ANNUALISED PERFORMANCES *(Source: Fund Admin)* [1]

Since	1 year 29/08/2025	3 years 31/08/2023	5 years 31/08/2021	10 years 31/08/2016	Since 15/02/2012
Portfolio	-0.46%	6.21%	-2.74%	3.40%	3.53%
Benchmark	17.74%	17.58%	8.59%	11.01%	-
Spread	-18.21%	-11.37%	-11.33%	-7.61%	-

[1] Annualised data

ANNUAL PERFORMANCES *(Source: Fund Admin)* [2]

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Portfolio	5.33%	12.59%	11.09%	-32.22%	6.02%	21.29%	22.10%	-15.19%	19.99%	-4.61%
Benchmark	18.62%	16.61%	20.30%	-20.73%	20.55%	10.56%	30.02%	-4.11%	8.03%	6.23%
Spread	-13.29%	-4.02%	-9.21%	-11.48%	-14.53%	10.73%	-7.92%	-11.09%	11.96%	-10.84%

[2] Performance varies over time and is not a reliable indication of future results. The investments are subject to market fluctuations and may gain or lose value.

RISK ANALYSIS *(Source: Fund Admin)*

	1 year	3 years	5 years	Inception to date
Portfolio volatility *	14.19%	13.65%	16.05%	15.89%
Benchmark volatility	11.40%	12.30%	14.70%	-

Volatility is a statistical indicator that measures the variability of an asset around its mean. The data are annualised.

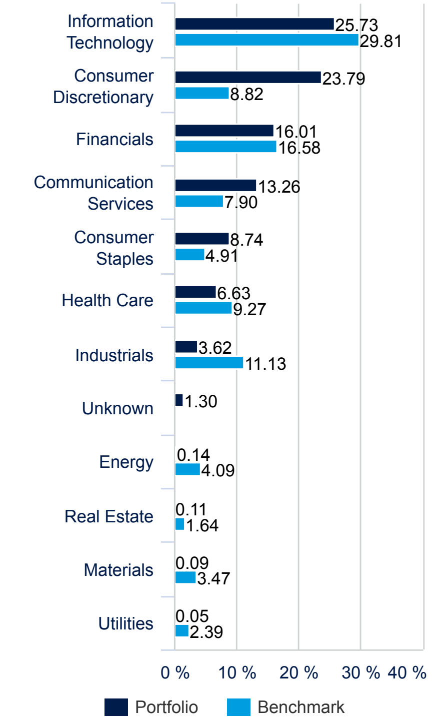
Before subscribing , please refer to the Key Investor Information Document (KIID)

CPR INVEST - GLOBAL LIFESTYLES - F EURH - ACC

EQUITY 31/08/2026

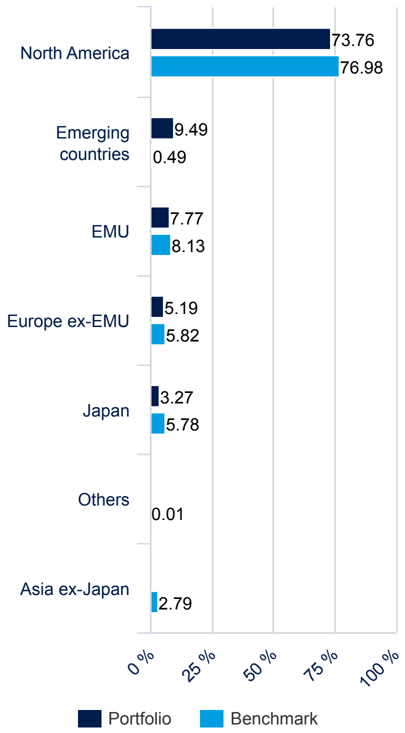
PORTFOLIO BREAKDOWN *(Source: Amundi Group)*

SECTOR BREAKDOWN *(Source: Amundi Group) **

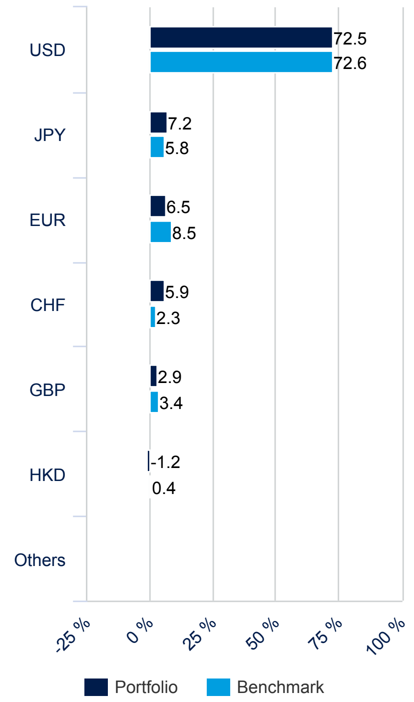


* % of assets

GEOGRAPHICAL BREAKDOWN (Source: Amundi Group)



BREAKDOWN BY CURRENCY *(Source: Amundi Group) ***



** As a percentage of the assets - including currency hedging

Issuer number (excluding cash)	**51**
Cash as % of total assets	**3.00%**

ANALYSIS RATIOS
(Source : Groupe Amundi)

	Portfolio	Benchmark
Average market Cap (Bn €)	1,174.17	995.55
% Mid Caps + Small Caps	23.22	26.17
% Large Caps	76.78	73.83
Per 12 Month forward	16.56	18.48
Price to Book	4.24	4.02
Price to Cash Flow	16.42	16.54
Dividend Yield (%)	0.92	1.49
Annualized EPS Growth (n/n+2) (%)	18.55	17.57
Annualized Revenue Growth (n/n+2) (%)	14.54	13.49

MAIN POSITIONS IN PORFOLIO
*(Source: Amundi Group) **

	Sector	Weight	Spread / Index
ALPHABET INC CL A	Communication Services	5.85%	3.70%
NVIDIA CORP	Information Technology	5.53%	-0.03%
MICROSOFT CORP	Information Technology	4.79%	0.89%
SAMSUNG ELECTRONICS	Information Technology	4.70%	4.70%
APPLE INC	Information Technology	4.65%	-0.43%
AMAZON.COM INC	Consumer Discretionary	4.37%	1.63%
ADVANCED MICRO DEVICES	Information Technology	3.52%	2.68%
JPMORGAN CHASE & CO	Financials	3.51%	2.47%
VISA INC-CLASS A SHARES	Financials	3.02%	2.32%
VIKING HOLDINGS LTD	Consumer Discretionary	2.71%	2.71%

* Excluding mutual funds

For "retail" investors information
CPR Asset Management, S.A capital of 61 461 945 €, 399 392 141 RCS Paris - SGP approved AMF n° GP01-056.
91-93, Boulevard Pasteur 75015 Paris - France - 01 53 15 70 00

www.cpram.com

MANAGER'S COMMENT

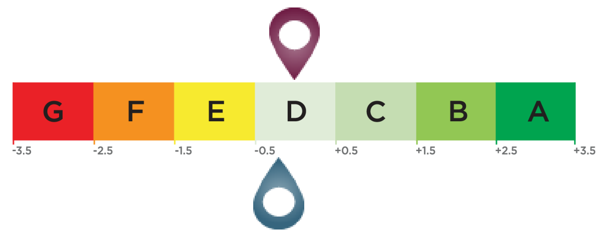
The MSCI World Index rose 1.6% in euro terms in August despite concerns about the trend in long-term interest rates and the deadlock in negotiations between Iran and the United States. Oil prices remained volatile throughout the month, with Brent crude closing at $89 per barrel.
The U.S. 10-year yield closed at 4.74%, its highest level in three years, driven by high energy prices fueling inflation fears, remarks by the Federal Reserve Chair expressing a desire to control inflation, and strong demand for debt linked to AI investments at the expense of U.S. Treasury debt.
In this context, the sectors that outperformed were materials (+9.5%, with gold up 9.7% and silver up 15.6%), energy (+3.3%), healthcare (+3%), and technology (+5%)—driven by strong earnings and improved performance in the software sector (+13%).
Consumer sectors underperformed, whether in the case of non-cyclical consumer goods (-1.8%) or cyclical consumer goods (-0.6%), amid an unfavorable environment of rising interest rates and energy prices.
In this context, the fund declined by 2.5% in euros (Class A, net of fees) compared with the MSCI World Index, which rose by 1.6%.

The marked weakness in the consumer sectors—where the fund is overweight—and the outperformance of the underweight sectors in the fund—technology and healthcare—weighed significantly on the fund's performance.
Within the consumer sector, the resumption of hostilities in the Middle East, rising interest rates, and a more cautious outlook for the rest of the year (following the World Cup and the stimulus from the "Big Beautiful Bill") weighed on the performance of all consumer growth segments.
As a result, cruise lines (Viking and Royal Caribbean) fell by nearly 15%. The sports brands segment, facing a still highly promotional environment in the lifestyle segment, was very heavily penalized such as the U.S. retailer Dicks Sporting Goods (-37%) with continued negative sales at Foot Locker, acquired in the fall of 2025 (exposed to Nike).
In retail, the brand-name discounter Burlington (-28%), which is more exposed to mid-range consumers, anticipates stagnant same-store sales.
In the luxury sector, the lack of a recovery in China continues to weigh on the sector's performance, which is down 4% for the month.
Portfolio Moves
We have reduced our exposure to France due to its negative perception of due to its negative perception in light of the upcoming election debates, as well as to cyclical consumer goods, particularly in the sports brands segment.
Outlook
Following very strong results in the United States in the second quarter (+34.6%), driven by technology (+53%), the market environment is showing signs of nervousness due to the prolonged conflict in Iran, concerns about fiscal spending, and rising long-term interest rates.
The upward momentum of Artificial Intelligence is less clear, with strong demand but questions about the circularity of funding, and a U.S. political context where the granting of permits for the construction of new data centres is facing public backlash.
Within our thematic focus, sentiment has become very negative across all segments, even as spending remains robust in premium consumer goods and experiences/travel—segments we continue to favour while diversifying the portfolio into the financial sector with exposure to consumer credit.

AVERAGE ESG RATING (source : Amundi)

Environmental, social and governance rating

ESG Investment Universe: 100% INDICE_CPR_EQT_LIFESTYLE



Investment Portfolio Score: -0.03

ESG Investment Universe Score[1]: -0.22

ESG Coverage (source: Amundi) *

	Portfolio	ESG Investment Universe
Percentage with an Amundi ESG rating [2]	100.00%	99.96%
Percentage that can have an ESG rating [3]	99.68%	100.00%

* Securities that can be rated on ESG criteria. The total may be different from 100% to reflect the real exposure of the portfolio (cash included).

ESG Terminology

ESG criteria

The criteria are extra-financial criteria used to assess the Environmental, Social and Governance practices of companies, states or local authorities:
“E” for Environment (energy and gas consumption levels, water and waste management, etc.).
“S” for Social/Society (respect for human rights, health and safety in the workplace, etc.).
“G” for Governance (independence of board of directors, respect for shareholders’ rights, etc.)

ESG Rating

The issuer’s ESG rating: each issuer is assessed on the basis of ESG criteria and obtains a quantitative score, the scale of which is based on the sector average. The score is translated into a rating on a scale from A (highest rating) to G (lowest rating). The Amundi methodology provides for a comprehensive, standardised and systematic analysis of issuers across all investment regions and asset classes (equities, bonds, etc.).
ESG rating of the investment universe and the portfolio: the portfolio and the investment universe are given an ESG score and an ESG rating (from A to G). The ESG score corresponds to the weighted average of the issuers’ scores, calculated according to their relative weighting in the investment universe or in the portfolio, excluding liquid assets and non-rated issuers.

Amundi ESG Mainstreaming

In addition to complying with Amundi Responsible Investment Policy[4], Amundi ESG Mainstreaming portfolios have an ESG performance objective that aims to achieve a portfolio ESG score above the ESG score of their ESG Investment universe.

[1] The investment universe reference is defined by either the fund's reference indicator or an index representative of the ESG-related investable universe.
[2] Percentage of securities with an Amundi ESG rating out of the total portfolio (measured in weight) that can be related.
[3] Percentage of securities for which an ESG rating methodology is applicable out of total portfolio (measured in weight).
[4] The updated document is available at https://www.amundi.com/int/ESG.

Sustainability Level (source : Morningstar)

The sustainability level is a rating produced by Morningstar that aims to independently measure the level of responsibility of a fund based on the values in the portfolio. The rating ranges from very low (1 Globe) to very high (5 Globes).

Source Morningstar ©
Sustainability Score - based on corporate ESG risk analysis provided by Sustainalytics used in the calculation of Morningstar's sustainability score.