

## Product

# AMUNDI FUNDS OPTIMAL YIELD SHORT TERM - E2 EUR

A Sub-Fund of Amundi Funds  
LU1883339316 - Currency: EUR

*This Sub-Fund is authorised in Luxembourg.*

*Management Company: Amundi Luxembourg S.A. (hereafter: "we"), a member of the Amundi Group of companies, is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).*

*The CSSF is responsible for supervising Amundi Luxembourg S.A. in relation to this Key Information Document.*

*For more information, please refer to [www.amundi.lu](http://www.amundi.lu) or call +352 2686 8001.*

*This document was published on 30/09/2024.*

## What is this product?

**Type:** Shares of a Sub-Fund of Amundi Funds, 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:** Seeks to increase the value of your investment (through income and capital growth) over the recommended holding period, while achieving an ESG score greater than that of its investment universe.

**Benchmark:** Euro Short Term Rate (ESTER) Index. Used for performance comparison.

**Portfolio holdings:** The sub-fund is actively managed. It mainly invests in below investment grade corporate and government bonds and money market instruments, anywhere in the world, including emerging markets. The sub-fund may or may not hedge currency risk at portfolio level, at the discretion of the investment manager, so long as exposure to emerging market currencies is no higher than 25% of net assets. The sub-fund uses derivatives to reduce various risks (hedging), manage the portfolio more efficiently, and gain exposure (long or short) to various assets, markets or other investment opportunities such as credit, equities, interest rates, foreign exchange and inflation.

**Management process:** In actively managing the sub-fund, the investment manager uses a combination of market, issuer and credit analysis to identify investments that appear to offer the best risk-adjusted returns (top-down and bottom-up approach). The investment manager is not constrained by the benchmark for the construction of the portfolio and makes its own investment decisions.

The sub-fund promotes ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

**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 and to receive income 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 Amundi Funds 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: Amundi Luxembourg S.A. at 5, allée Scheffer 2520 Luxembourg, Luxembourg.

The Net Asset Value of the Sub-Fund is available on [www.amundi.lu](http://www.amundi.lu)

**Depositary:** CACEIS Bank, Luxembourg Branch.

**Representative in Switzerland:** CACEIS (Switzerland) SA, 35 Route de Signy, P.O. Box, 2259, CH-1260 Nyon.

**Paying agent in Switzerland:** CACEIS Bank, Montrouge, Nyon Branch/Switzerland, 35 Route de Signy, CH-1260 Nyon.

In Switzerland, the prospectus, the Key Information Document, the Articles of incorporation as well as the annual and semi-annual reports of this UCITS can be obtained, free of charge, from the representative in Switzerland.

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

### RISK INDICATOR



The risk indicator assumes you keep the product for 4 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 3 out of 7, which is medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely 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 Amundi Funds 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 : 4 years |   |                   |         |
|--------------------------------------|---|-------------------|---------|
| Investment EUR 10,000                |   |                   |         |
| Scenarios                            |   | If you exit after |         |
|                                      |   | 1 year            | 4 years |
| Minimum                              | There is no minimum guaranteed return. You could lose some or all of your investment. |                   |         |
| Stress Scenario                      | <b>What you might get back after costs</b>  | €6,730            | €7,050  |
|                                      | Average return each year  | -32.7%            | -8.4%   |
| Unfavourable Scenario                | <b>What you might get back after costs</b>  | €7,800            | €8,380  |
|                                      | Average return each year  | -22.0%            | -4.3%   |
| Moderate Scenario                    | <b>What you might get back after costs</b>  | €9,850            | €9,980  |
|                                      | Average return each year  | -1.5%             | -0.1%   |
| Favourable Scenario                  | <b>What you might get back after costs</b>  | €10,940           | €10,740 |
|                                      | Average return each year  | 9.4%              | 1.8%    |

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.

This type of scenario occurred for an investment using a suitable proxy.

Favourable scenario: this type of scenario occurred for an investment between 29/01/2016 and 31/01/2020.

Moderate scenario: this type of scenario occurred for an investment between 29/07/2016 and 31/07/2020

Unfavourable scenario: this type of scenario occurred for an investment between 28/09/2018 and 30/09/2022 .

### What happens if Amundi Luxembourg S.A. is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of Amundi Funds. 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. 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 is invested.

| Investment EUR 10,000       |                   |          |
|-----------------------------|-------------------|----------|
| Scenarios                   | If you exit after |          |
|                             | 1 year            | 4 years* |
| <b>Total Costs</b>          | €532              | €961     |
| <b>Annual Cost Impact**</b> | 5.4%              | 2.4%     |

\* 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 2.37% before costs and -0.05% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge ( 4.00% of amount invested / 400 EUR). 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 |
|--|--|--------------------------|
| <b>Entry costs</b>   | This includes distribution costs of 4.00% 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 400 EUR            |
| <b>Exit costs</b>  | We do not charge an exit fee for this product, but the person selling you the product may do so.   | 0.00 EUR                 |
| Ongoing costs taken each year                                      |  |                          |
| <b>Management fees and other administrative or operating costs</b> | 1.21% of the value of your investment per year. This percentage is based on actual costs over the last year.   | 116.16 EUR               |
| <b>Transaction costs</b>   | 0.17% 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. | 16.17 EUR                |
| Incidental costs taken under specific conditions                   |  |                          |
| <b>Performance fees</b>  | There is no performance fee for this product.  | 0.00 EUR                 |

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

**Recommended holding period:** 4 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 4 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 Amundi Funds Prospectus for further details regarding redemptions.

You may exchange shares of the Sub-Fund for shares of other sub-funds of Amundi Funds in accordance with the Amundi Funds prospectus.

## How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on +352 2686 8001
- Mail Amundi Luxembourg S.A. - Client Servicing - at 5, allée Scheffer 2520 Luxembourg, Luxembourg
- E-mail to [info@amundi.com](mailto:info@amundi.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.amundi.lu](http://www.amundi.lu).

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.amundi.lu](http://www.amundi.lu). You may also request a copy of such documents at the registered office of the Management Company.

**Past performance:** You can download the past performance of the Sub-Fund over the last 10 years at [www.amundi.lu](http://www.amundi.lu).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.amundi.lu](http://www.amundi.lu).