

Produit

CPR Invest - Social Impact - I uk GBP - Acc

Un Compartiment de CPR Invest

LU2125046966 - Devise : GBP

Ce compartiment est agréé en Luxembourg.

Société de gestion : CPR Asset Management (ci-après: "nous"), membre du groupe de sociétés Amundi, est agréée en France et réglementée par l'Autorité des marchés financiers.

L'AMF est responsable de la supervision de CPR Asset Management en ce qui concerne le présent Document d'informations clés.

Pour plus d'information, veuillez vous référer au site www.cpram.com ou appeler le +33 153157000.

Ce document a été publié le 01/01/2025.

What is this product?

Type: Shares of a compartment of CPR Invest, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as a SICAV.

Term: The term of the compartment is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

Objectifs: The investment objective is to outperform global equity markets over a long-term period (minimum of five years), with the intention of generating an indirect impact on inequalities, by investing in international equities with the best practices in reducing inequalities based on relevant extra-financial performance indicators to assess their remuneration and fiscal policies; their health, education and diversity practices; basic product access, as well as their ethics and respect of fundamental rights. In addition, the Compartment integrates Environmental, Social and Governance (E, S, and G) criteria in the investment process.

The Compartment's sustainable investment is focused on social themes and aims to obtain a lower "CEO to Pay" (pay ratio between the chief executive and the median employees) than its Reference Index. Such impact is subject to a periodic reporting.

Investor's attention is drawn to the fact that their investment in the Compartment does not have a direct impact on the society, but that the Compartment aims to select and invest in companies which contribute to reduce inequalities, by following the precise criteria defined in the investment strategy of the Compartment.

The Compartment integrates Sustainability Factors in its investment process as outlined in more detail in section 4.9 "Overview of the Responsible Investment Policy" of the Prospectus.

The investment strategy of the Compartment aims to select securities of companies listed mainly on the MSCI ACWI Net Return Index and offering the best share price appreciation perspectives within a universe of companies which contribute the most to social progress. The Management Company uses a proprietary methodology to assess all the companies listed on the MSCI ACWI Net Return Index according to various factors that might exacerbate inequality, such as compensation policy, health and well-being, education, diversity, ethics, tax policy, access to basic products, etc. A similar approach is taken to assess States themselves, enabling the Management Company to compare a company's practices in relation to those applied in its country of origin (i.e. where its head office is registered).

At the end of the selection process, at least 90% of portfolio stocks are companies listed on the MSCI ACWI Net Return Index that contribute most to social progress and have an ESG score. The sustainable construction of the investment universe is further improved by excluding companies based on the Management Company's ESG approach (using environmental, social and governance criteria):

- worst overall ESG scores ;
- worst scores for specific social criteria considered relevant to a company's contribution to social progress;
- high ESG controversies.

The Management Company undertakes to exclude at least 50% of stocks listed on the Reference Index by applying its social dimension approach and its ESG methodology.

The Compartment has been awarded the SRI Label.

As part of the SRI label, the Compartment undertakes to reduce the investment universe by at least 25% (and, from January 1st 2026, 30%) by excluding companies with the lowest ratings according to our methodology for assessing practices that contribute to social progress on the one hand, and according to our internal ESG analysis methodology on the other.

The best-in-class approach does not exclude any sector of activity in principle. All economic sectors are therefore represented in this approach and the Compartment may therefore be exposed to some controversial sectors.

The Compartment equity exposure will be between 75% and 120% of its assets.

Derivatives instruments may be used by the Compartment for hedging, arbitrage, exposure purposes and/or efficient portfolio management.

The Compartment is actively managed. The Compartment may use a Benchmark a posteriori as an indicator for assessing the Compartment's performance and, as regards the performance fee benchmark used by relevant share classes, for calculating the performance fees. There are no constraints relative to any such Benchmark restraining portfolio construction.

The Compartment is a financial product that 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 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 compartment, 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 compartment is available on www.cpram.com

Dépositaire : CACEIS Bank, Luxembourg Branch.

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

INDICATEUR DE RISQUE



Risque le plus faible

Risque le plus élevé

The risk indicator assumes you keep the product for 5 ans.

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 compartiment 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 ans Investissement 10 000 GBP			
Scénarios		Si vous sortez après	
		1 an	5 ans
Minimum	Il n'existe aucun rendement minimal garanti. Vous pourriez perdre tout ou une partie de votre investissement.		
Scénario de tensions	Ce que vous pourriez obtenir après déduction des coûts	£2 130	£1 920
	Rendement annuel moyen	-78,7%	-28,1%
Scénario défavorable	Ce que vous pourriez obtenir après déduction des coûts	£8 560	£11 110
	Rendement annuel moyen	-14,4%	2,1%
Scénario intermédiaire	Ce que vous pourriez obtenir après déduction des coûts	£10 430	£14 270
	Rendement annuel moyen	4,3%	7,4%
Scénario favorable	Ce que vous pourriez obtenir après déduction des coûts	£12 880	£18 170
	Rendement annuel moyen	28,8%	12,7%

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 29/04/2016 and 30/04/2021.

Moderate scenario: this type of scenario occurred for an investment between 28/06/2019 and 28/06/2024

Unfavourable scenario: this type of scenario occurred for an investment between 31/12/2021 and 12/12/2024 .

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.

Que va me coûter cet investissement?

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.

COÛTS AU FIL DU TEMPS

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.

- GBP 10,000 is invested.

Investissement 10 000 GBP

Scénarios	Si vous sortez après	
	1 an	5 ans*
Coûts totaux	£598	£1 253
Incidence des coûts annuels**	6,0%	2,2%

* Période de détention recommandée.

** 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 9,60% before costs and 7,37% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (5,00% of amount invested / 500 GBP). 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 DES COÛTS

Coûts ponctuels d'entrée ou de sortie		Si vous sortez après 1 an
Coûts d'entrée	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 GBP
Coûts de sortie	We do not charge an exit fee for this product, but the person selling you the product may do so.	0,00 GBP
Coûts récurrents prélevés chaque année		
Frais de gestion et autres coûts administratifs ou d'exploitation	0,73% of the value of your investment per year. This percentage is based on actual costs over the last year.	68,88 GBP
Coûts de transaction	0,31% 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.	29,38 GBP
Coûts accessoires prélevés sous certaines conditions spécifiques		
Commissions de performance	Il n'y a pas de commission de performance pour ce produit.	0,00 GBP

Combien de temps dois-je le conserver, et puis-je retirer de l'argent de façon anticipée?

Recommended holding period: 5 ans is based on our assessment of the risk and reward characteristics and costs of the compartiment.

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 14:00 (heure de Paris) Luxembourg time on the Valuation Day. Please refer to the CPR Invest Prospectus for further details regarding redemptions.

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

Comment puis-je formuler une réclamation?

Si vous avez des réclamations, vous pouvez :

- Envoyer un courrier à CPR Asset Management au 91-93 boulevard Pasteur, 75015 Paris - France
- Envoyer un e-mail à client.servicing@cpram.com

Dans le cas d'une réclamation, vous devez indiquer clairement vos coordonnées (nom, adresse, numéro de téléphone ou adresse e-mail) et fournir une brève explication de votre réclamation. Vous trouverez davantage d'informations sur notre site Internet www.cpram.com.

Si vous avez une réclamation au sujet de la personne qui vous a conseillé ce produit, ou qui vous l'a vendu, vous devez vous rapprocher d'elle pour obtenir toutes les informations concernant la démarche à suivre pour faire une réclamation.

Autres informations pertinentes

Vous trouverez le prospectus, les statuts, les documents d'informations clés pour l'investisseur, les avis aux investisseurs, les rapports financiers et d'autres documents d'information relatifs au compartiment, y compris les diverses politiques publiées du compartiment, sur notre site Internet www.cpram.com. Vous pouvez également demander une copie de ces documents au siège social de la Société de gestion.

Performance passée : Vous pouvez télécharger les performances passées du compartiment au cours des 5 dernières années sur www.cpram.com.

Scénarios de performance : Vous pouvez consulter les scénarios de performance précédents mis à jour chaque mois sur www.cpram.com.