

Produit

CPR Invest - Education - A ca EUR - Acc

Un Compartiment de CPR Invest

LU2183821854 - Devise : EUR

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 the educational ecosystem, by investing in international equities contributing to education (initial and/or continuing training). In addition, the Compartment integrates Environmental, Social and Governance (E, S, and G) into the investment process.

The Compartment's sustainable investment is focused on the social themes. The Management Company considers the following indicators: number of students having access to education throughout the world and number of professional training hours. Such impact is subject to a periodical reporting.

Investors' 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 the companies which contribute to lifelong education and training, 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 involved in Educational Technology, School, College & University Administration, Student Accommodations, Education Financing, Content Production and Publishing, Career Development, Recruitment, Educational Supplies & Services and all related activities. The Management Company takes a sustainable approach by excluding the following companies:

- worst overall ESG scores ;
- worst scores for specific E, S and G criteria considered relevant to the educational ecosystem;
- high ESG controversies;
- worst impact measurement metrics

At least 90% of portfolio stocks have an ESG score. The Management Company undertakes to ensure that the Compartment's ESG score is higher than the investment univers's ESG score after excluding at least 20% of stocks with the worst scores according to the ESG approach. The Compartment uses an approach that is both top-down (sector allocation) and bottom-up.

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.

The Compartment is invested for at least 75% of its assets in equity and equity equivalent securities of any country, without constraints of capitalization.

Among this proportion of 75% of its assets, the Compartment may invest in China A shares via Stock Connect within a maximum of 25% of its assets.

Derivative 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.

Investissement 10 000 EUR

| Scénarios | Si vous sortez après | |
|--------------------------------------|----------------------|--------|
| | 1 an | 5 ans* |
| Coûts totaux | €702 | €1 666 |
| Incidence des coûts annuels** | 7,1% | 3,2% |

* 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 4,14% before costs and 0,92% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (5,00% of amount invested / 500 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 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 EUR |
| 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 EUR |
| Coûts récurrents prélevés chaque année | | |
| Frais de gestion et autres coûts administratifs ou d'exploitation | 1,85% of the value of your investment per year. This percentage is based on actual costs over the last year. | 175,85 EUR |
| Coûts de transaction | de 0,28% 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. | 27,00 EUR |
| Coûts accessoires prélevés sous certaines conditions spécifiques | | |
| Commissions de performance | 15,00% annual outperformance of the reference asset 15% of the difference between the net assets of the Share Class and the Reference Asset. Performance indicator : MSCI World ACWI Net Return Index. ESMA methodology since 01/01/2022. 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. La commission de surperformance est perçue même si la performance de la part sur la période d'observation est négative, tout en restant supérieure à la performance de l'actif de référence. | 0,00 EUR |

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.