



Scanning the markets
for your investments

onemarkets

Allianz Global Equity Flexible Styles Fund

a Sub-Fund of onemarkets Fund

“ASSET CLASS” CHARACTERISTICS

- The Fund invests principally in global equity markets and is positioned as a core blend investment. The strategy is built on Allianz GI timetested “Best Styles” approach, established more than 27 years ago¹.
- This approach is based on the belief that investment styles offer risk premiums that can be captured with a systematic and disciplined approach, largely independent of the economic or market environment.
- There are the 5 investment styles used in the portfolio construction:
- **Value:** Focuses on buying stocks with attractive valuations relative to their fundamentals (e.g., low P/E, low P/B), often “contrarian” or “out of favour”.
- **Growth:** Targets companies with positive growth, especially a history of delivered, stable growth.
- **Quality:** Prioritizes companies financially strong, with high profitability, high balance sheet quality.
- **Momentum:** Stocks with strong recent performance, with a positive trend or “in favour”.
- **Revisions:** Stocks of companies whose earnings have been positively revised by consensus analysts. Best Styles strategy employs a broadly diversified² and generally stable mix of these five investment styles, to mitigate the volatility associated with each. By integrating these investment styles with clearly defined sustainability criteria and disciplined risk management, the strategy aims to deliver stable long-term outperformance across different market environments.

INVESTMENT STRATEGY OBJECTIVE

- The objective of onemarkets Allianz Global Equity Flexible Styles Fund is to achieve long-term capital growth by investing in global equities³ in accordance with the Sustainable and Responsible Investment Strategy.
- onemarkets Allianz Global Equity Flexible Styles Fund invests primarily in global Equities (min 70%) without sector restrictions. A maximum of 30% of Sub-Fund’s assets may be invested in emerging markets (excluding China).
- The Sub-Fund may use financial derivative instruments, limited to futures, strictly for cash hedging purposes.
- onemarkets Allianz Global Equity Flexible Styles Fund is managed in reference to the index MSCI World Net Total Return EUR Index under the Benchmark Regulation, which plays a role for the Sub-Fund’s performance objectives and measures. The Investment Manager follows an active management approach with the aim of outperforming the Benchmark by 100-200 basis points per year over a rolling three-year period, with a tracking error of 1% to 3% per year.
- The Sub-Fund is classified as an Article 8 under Sustainable Finance Disclosure Regulation (SDFR) and promotes environmental and social characteristics (E/S characteristics) with simultaneous application of certain minimum exclusion criteria for direct investments.

¹ Source: Allianz GI

² Diversification does not guarantee a profit or protect against loss

³ Investing in a fund means acquiring its units or shares, not its underlying assets

⁴ For further information on SRI Strategy applied by Allianz please refer to KID or Prospectus

ABOUT ONEMARKETS FUND

We continuously scan global markets to identify innovative investment opportunities that truly matter. Through **onemarkets**, we offer a unique and growing range of investment strategies, built on UniCredit Group's expertise and the insights of leading asset managers.

Our **onemarkets Fund** portfolios are managed either by UniCredit Group companies⁵ or, in selected cases, by carefully chosen and highly experienced asset management partners. Our UniCredit experts closely monitor performance to ensure consistent quality and maintain defined risk-return profiles throughout market cycles.

onemarkets Allianz Global Equity Flexible Styles Fund is a Sub-Fund of **onemarkets Fund** managed by UniCredit Invest Lux S.A. **onemarkets Fund** is the UniCredit UCITS⁶ Umbrella fund platform. The portfolio is managed by Allianz Global Investors GmbH ("AllianzGI").

RELATED RISKS

- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency risks and interest rate risks, and the risk of higher volatility.
- To the extent that the Sub-Fund invests a large portion of its assets in a limited number of industries, sectors, or issuers, or within a limited geographical area, it can be riskier than a fund that invests more broadly.
- The value of investments in bonds and other debt securities or derivative instruments may rise or fall sharply as interest rates fluctuate.
- Investments in bonds are subject to the risk that the issuer cannot meet their obligations in terms of paying the interest and/or redeeming the principal on maturity (credit risk).
- Certain high-yielding bonds are very speculative and involve comparatively greater risks than higher quality securities they also have a higher incidence of default, and they are less liquid.
- In periods of market instability, the Fund may be required to realize assets at a price that does not reflect their intrinsic value.
- The Fund may invest in instruments, such as derivatives, that might not fulfill their obligations in the future, exposing the relevant sub-funds to financial losses in the process.
- There is a risk that agreements, securities lending, repurchase agreements and derivatives techniques are terminated due, for instance, to bankruptcy. A sub-fund may be required to cover any losses incurred.
- The Sub-Fund invests in other UCITS / UCIs. This may incur a second layer of investment fees, which will further erode any investment gains.
- The integration in the investment process of environmental, social, and governance (ESG) and sustainability factors with wider monitoring and engagement activities may have an impact on the value of investments and, therefore, on returns.

INTERVIEW WITH THE INVESTMENT MANAGEMENT TEAM



DR. KAI HIRSCHEN, CFA, FRM, CAIA, CESGA

- Senior Portfolio Manager, Systematic Equity – Lead PM
- Frankfurt am Main, Germany
- 21 years of industry experience

DR. CESARE ORSINI

- Senior Portfolio Manager, Systematic Equity – Deputy PM
- Frankfurt am Main, Germany
- 13 years of industry experience

1. WHAT MAKES THIS FUND UNIQUE?

- **onemarkets Allianz Global Equity Flexible Style Fund** applies a proven global equity investment approach, launched in 1999, while also taking sustainability aspects into account.
- At the core of the strategy is the time-tested Best Styles approach, which systematically combines five long term investment styles – value, momentum, revisions, growth and quality – within one diversified portfolio, employing a disciplined risk management process.
- The fund is managed by an experienced and skilled Systematic Equity Team of 24 investment professionals, including PhDs in hard sciences (physics, mathematics) as well as in finance and economics, with more than 27 years of experience in managing systematic equity strategies.

⁵ Fund portfolios are managed by entities that are part of the UniCredit Group, i.e., Schoellerbank Invest AG, UniCredit International Bank (Luxembourg) S.A., UniCredit Invest Lux S.A. and ZB Invest Ltd.

⁶ Undertakings for Collective Investment in Transferable Securities (=UCITS).

2. HOW IS THE PORTFOLIO BUILT?

- The fund mainly focuses on developed equity markets worldwide. It starts from a broad investment universe of around 5,000 stocks before sustainability criteria are applied.
- After excluding companies that do not meet defined sustainability standards, a well-diversified portfolio with a selection of around 200–300 companies is built, reflecting the targeted mix of investment styles under the Best Styles framework.
- These companies are chosen for their attractive investment characteristics, while meeting the fund's risk and sustainability requirements.
- **onemarkets Allianz Global Equity Flexible Style Fund** promotes a broad range of environmental, human rights, governance, and/or business behaviour characteristics. The stock selection is based on a proprietary score flag, excluding companies with the weakest sustainability score in the universe, and on the application of defined exclusion criteria (e.g., companies that are involved in very severe violations of the UN Global Compact; companies manufacturing, maintaining, or trading controversial, nuclear or morally unacceptable weapons, as identified through international obligations, treaties and legislations). For the sovereign countries – the respect for human rights in its business conduct; the political rights conferred to citizens, civil liberties and freedom of the press and other criteria (e.g., the compliance with the Financial Action Task Force – FATF – recommendations) are taken into consideration.

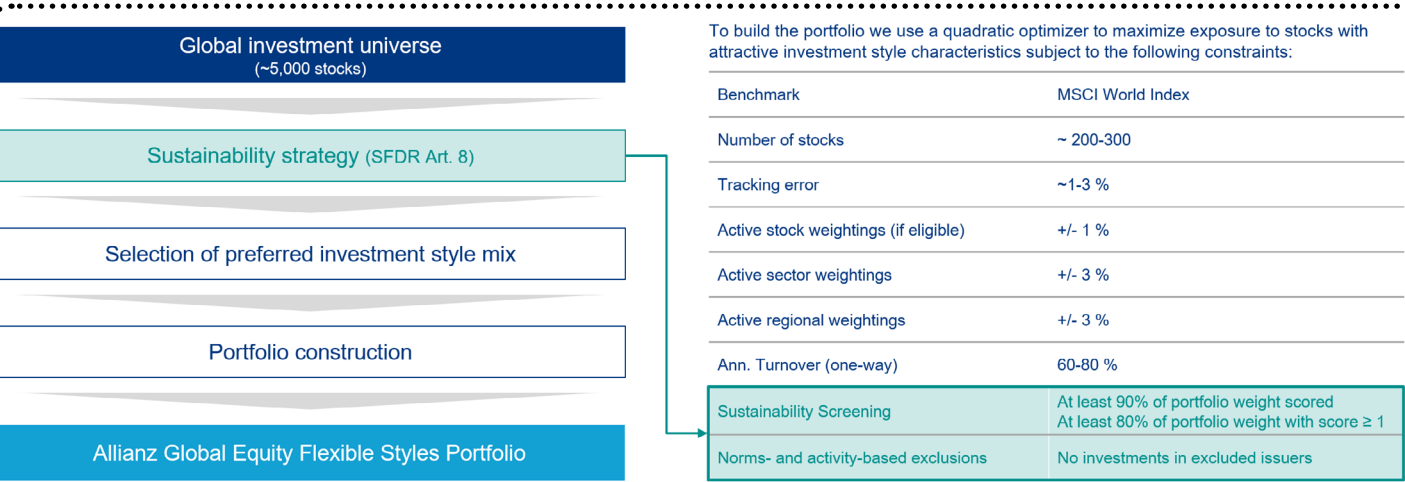
3. HOW DOES THE SELECTION PROCESS WORK?

The investment process operates within a clear, disciplined and repeatable framework:

- Identifying attractive companies based on investment styles, whose definitions are continuously refined using quantitative research and AI-based signals.
- Integrating sustainability by excluding companies with weak sustainability practices, violations of international standards or involvement in controversial activities.
- Building a diversified portfolio that combines return potential, diversification and sustainability criteria.
- Ongoing monitoring, with regular reviews and adjustments to keep the portfolio aligned with its objectives.
- This structured approach helps avoid emotional decision-making and supports consistency over time.

4. WHAT IS THE INVESTMENT PROCESS?

- The fund follows a global equity strategy based on multiple investment styles, such as investing in attractively valued companies or companies with positive market trends.
- This multi-style philosophy is implemented through the Best Styles approach, which combines several long-term rewarding investment styles within a single, risk-controlled portfolio.
- Quantitative research and AI based signals are used to refine style exposures and support stock selection within each style.
- By diversification across styles, the strategy aims to mitigate the volatility associated with each individual style, generate more stable outperformance over time and benefit in different market conditions, while remaining well diversified and sustainability-focused.



Data as of 31 January 2024. The infographic is provided for illustrative purposes only and shall not be construed as binding information. It might be changed without prior notice. This Fund is actively managed; holdings and sector allocations will vary and do not reflect a commitment to an investment policy or sector. Diversification does not guarantee investment returns and does not eliminate the risk of loss.

Corporate issuers are first assessed based on their relative performance within their sector across environmental, social, governance, and business-conduct factors ("Sustainability Factors"), using a proprietary scoring system. The score starts at 0 (lowest) and ends at 4 (highest). At least 90% of the portfolio must be invested in issuers to which an internal 0–4 score is assigned. A minimum of 80% of portfolio must be allocated in issuers with an internal score of 1 or above.

The diagrams and statements above reflect the typical investment process applied to this strategy/fund. At any given time, other criteria may affect the investment process. A performance of the strategy is not guaranteed and losses remain possible. Given for indicative purpose only, may change without prior notice. For further details on the investment policy, please refer to the prospectus and the KID.

Source: Allianz Global Investors GmbH, 2026.

5. HOW DO YOU MANAGE RISK AND VOLATILITY?

Risk management is an integral part of the strategy. The portfolio is designed to have a risk profile closely aligned with the broader equity market, while avoiding unintended risks.

This is achieved through broad diversification, careful control of market exposure and continuous monitoring of the portfolio. The aim is to keep volatility in line with the market and support a consistent investment experience over the long term.

PROFILE OF POTENTIAL INVESTORS

An investment in this Sub-Fund is suitable only for investors who are able to appraise the risks and economic value of the investment. The investor must be prepared to accept a significant volatility of the Sub-Fund and potentially high capital losses in order to achieve high potential investment performances.

The sub-fund is intended for investors with a long-term investment horizon.

GLOSSARY OF TECHNICAL TERMS

Core blend investments: “Core Blend” investment generally refers to a category of equity or multiasset strategies that combine both “value” and “growth” styles within a core allocation

Sustainable and Responsible Investment Strategy: A Sustainable and Responsible Investment (SRI) strategy is an investment approach that integrates ESG considerations into the selection, management, and stewardship of assets. Its objective is to generate long-term financial returns while also contributing positively to society and the environment.

Investment Style: Investment style refers to the structured approach or philosophy an investor or portfolio manager follows when selecting securities and constructing a portfolio. It defines how investments are chosen, why they are included, and what characteristics the portfolio is expected to exhibit over time. Investment style provides consistency, comparability, and transparency in portfolio management.

Aggregate: In finance, aggregate refers to the total value, measure, or quantity that results from combining multiple financial components – such as securities, portfolios, transactions, or economic data – into a single overall figure. It’s used to describe broad, comprehensive metrics that summarize entire markets or categories.

P/E: The P/E ratio is a valuation metric that compares a company’s current share price to its earnings per share (EPS).

FUND DATA

Fund Name	onemarkets Allianz Global Equity Flexible Styles Fund	
Fund Type	Equity	Equity
Share Classes	M-CZK	M-EUR
ISIN	LU2595017760	LU2595018909
SRI*	4	4
Currency	CZK	EUR
Entry fees	Max 4 %	Max 4 %
Management fees and other administrative or operating costs	1,70 %	1,70 %
Accumulation / distribution	Accumulation	Accumulation
Saving plan	Yes	Yes
SFDR Classification***	Article 8	Article 8
Benchmark	Fund does not have benchmark	

Last Update: 31. 03. 2026

*SRI – 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. The lowest category does not imply there is no risk. The SRI may change over time. For further details, please refer to the KID.

**SFDR – Sustainable Finance Disclosure Regulation. This financial product promotes Environmental/Social (E/S) characteristics, but does not have as its objective a sustainable investment.

IMPORTANT INFORMATION

THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus of onemarkets Fund (the “Fund”) and to the Key Information Document (KID) before making any final investment decisions. This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation or offer to buy or sell any securities or to adopt any investment strategy. The material is for advertising purposes only and does not constitute legal, accounting or tax advice. This document contains information relating to the sub-fund onemarkets Allianz Global Equity Flexible Styles Fund (the “Sub-Fund”) of the Fund, an undertaking for collective investment in transferable securities (UCITS) subject to Part I of the Luxembourg Law of 17 December 2010 relating to undertakings for collective investment, as amended, in the form of an investment company with variable capital, registered with the Luxembourg Trade and Companies Register under no. B 271.238. The Sub-Fund is offered in the jurisdictions detailed in the prospectus for distribution and marketing in accordance with the applicable regulations. For full and accurate information on the Fund and its Sub-Funds (including the investment policies, strategies, related risks, costs and fees, etc.), please refer to the Fund documents mentioned hereafter. Potential investors should examine whether the risks associated with investing in the Sub-Funds are appropriate to their situation and should also ensure that they fully understand the structure of the Sub-Funds and the risk associated with the investment. In case of doubt, it is recommended to consult a financial advisor in order to determine if the investment in the Sub-Funds is appropriate. The value of the shares and the profit from an investment in the Fund could go down or up, depending on the market conditions. The Sub-Funds do not offer any guarantee of return. Furthermore, past performance is not indicative of future results. The returns presented do not hold in consideration of any fees and costs incurred in subscribing and redeeming the shares. It is not addressed to any “U.S. Person” as defined in the Securities Act of 1933 and the prospectus of the Company (the “Prospectus”). The Prospectus, the KID and further documents and forms related to the Sub-Fund are not available to investors in certain countries in which the Fund is not registered and not offered for distribution and marketing purposes.

Before making any investment decision, please read the KID (in local language) and the Prospectus (available in English and the respective local language with the English version representing the legally binding one) and the articles of incorporation of the Fund (in English language), which are available at <https://www.invest.unicredit.lu/gr/en.html> and can be obtained as hard copy free of charge by request of the investor, together with the latest annual reports and half-annual reports at the registered offices of the Management Company (as defined below) and at the distributors’ premises. A summary of the information on investor rights as well as the instruments of collective redress can be found in English at <https://www.invest.unicredit.lu/lu/en/fund-platform/about-us.html>. This marketing communication is published by UniCredit Invest Lux S.A., the Fund’s management company. UniCredit Invest Lux S.A. (the “Management Company”) was incorporated in the Grand Duchy of Luxembourg as a public limited company (“société anonyme”) for an indefinite period and is registered with the Luxembourg commercial and company register, Registre de Commerce et des Sociétés, under the number: B 112.174. The Management Company has its registered office at 1 Avenue de l’Aéroport, 1110 Senningerberg, Grand Duchy of Luxembourg, and it is part of UniCredit Group. The Management Company may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC.

FURTHER QUESTIONS? (CZEN)

Our team of experts will be happy to assist you:

You can also obtain further information at:

 InfoLine: +420 221 210 031



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