



onemarkets **UC Saving Fund** a Sub-Fund of **onemarkets Fund**

ABOUT ONEMARKETS FUND

onemarkets Fund is a unique and growing selection of actively managed and systematic funds. For each individual fund, the portfolio is managed either by UniCredit Group companies¹ or by selected experienced asset management companies. The funds' performance is monitored closely by UniCredit experts to ensure consistency in the quality and risk-return profiles of the defined strategies throughout the cycle.

onemarkets UC Saving Fund is a Sub-Fund of **onemarkets Fund** managed by Structured Invest S.A. **onemarkets Fund** is the UniCredit UCITS²-Umbrella fund platform. The portfolio is managed by Structured Invest S.A.



PRESERVATION

The Fund's investment objective is to seek

capital preservation and to return a
positive yield over 1-3 years



POSITIVE YIELD

The product aims to return a **positive yield**
over the medium term, through a combination of direct
investments and synthetic exposures.

This product is not simple and may be difficult to understand. It cannot be assured that the investment policy will achieve the investment objective. The Sub-Fund does not offer any form of capital protection or guarantee, meaning that investors may experience a loss of their initial investment. For further details on the investment policy, please refer to the prospectus and the KID. The decision to invest in the fund should take into account all the characteristics or objectives of the promoted fund as described in its prospectus.

¹Funds are managed by entities that are part of UniCredit Group, i.e. ZB Invest Ltd., UniCredit International Bank (Luxembourg) S.A., Schoellerbank Invest AG and Structured Invest S.A.

²UCTIS: Undertakings for Collective Investment in Transferable Securities



MAIN CHARACTERISTICS

- **MANAGEMENT SOLUTION FOR CASH ALLOCATION:** **onemarkets UC Saving Fund** is a medium-term investment opportunity for capital sleeping in a bank account. It is dedicated to clients that are seeking investment opportunity with moderate potential return and medium volatility. The Fund seeks to preserve the capital and to return a positive yield over the medium term (1 – 3 years) with a low risk of loss from future performance.
- **PORTFOLIO COMPOSITION:** The portfolio is invested directly in selected securities and synthetically via financial derivatives instruments, participating in various return streams. The portfolio manager uses a wide range of financial instruments to reach fund's goal. Derivatives and other techniques may be used for investment, efficient portfolio management, yield enhancement or hedging. The portfolio can also be directly or synthetically invested in sophisticated instruments such as European AAA CLOs, Stability Notes, Cash Collect Notes, Carbon Spread Notes and OTC Equity Options.
- **SET OF DIVERSIFIED SOLUTIONS:** The portfolio manager uses a wide range of financial instruments to reach fund's goal. Derivatives and other techniques may be used for making the portfolio efficient, enhance the yield and hedge the entire portfolio. The portfolio can be directly or synthetically invested in sophisticated instruments such as European CLOs, stability notes and Carbon notes.
- **UNICREDIT TRADING AND STRUCTURING CAPABILITIES** are now part of the **onemarkets Fund** toolbox to improve performance and construct an efficient portfolio in line with the investment objective of the fund.
- **NO BENCHMARK:** The fund is actively managed, and it does not use any Benchmark under benchmark regulation.

RELATED RISKS

- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- Derivatives contain special risks arising from the so-called leverage effect. For Total Return Swaps that do not involve physical holding of securities, synthetic replication through fully funded (or unfunded) Total Return Swaps may provide a means of obtaining exposure to strategies that are difficult to implement, and which would otherwise be very expensive and difficult to access with physical replication. However, synthetic replication involves a counterparty risk.
- Transactions on OTC markets may expose a given Sub-Fund to risks about the credit status of its counterparties and their capacity to meet the conditions of such agreements.
- CLOs are subject to the risk of default by the underlying borrowers, which can impact the performance of the securities.
- Changes in carbon credit prices can affect the value of carbon notes significantly, impacting their profitability. There is a possibility that the entities backing the carbon credits fail to fulfill their obligations, leading to losses. Issues in measurement, reporting, and verification of carbon reduction efforts can impact the validity of carbon notes.

PROFILE OF POTENTIAL INVESTORS



- This share class is open for retail 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 medium volatility of the Sub-Fund and potentially capital losses in order to achieve moderate potential investment performances.
- The sub-fund is intended for investors with a medium-term investment horizon



FUND DATA

onemarkets UC Saving Fund

Fund Type	Bond Conservative Fund
Share Classes	C
ISIN	LU3027069643
SRI (*)	2- The risk indicator assumes that the client will hold the product for 3 years
Minimum investment One-off / saving plan	200 EUR / 20 EUR
Currency	EUR
One-off costs upon entry or exit (**)	
Entry costs	Up to 2 %
Exit costs	No
Ongoing costs taken each year (**)	
Management fees and other administrative or operating costs	1,03 %
Transaction costs	0,06 %
Incidental costs taken under (**) specific conditions	
Performance fees	No
Dist / Acc	Accumulating
Saving plan	Yes
SFDR Classification (***)	Art. 6
Benchmark	Fund doesn't have benchmark

Last Update: June 2025

*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.

**For information on costs, charges and other expenses, please refer to the prospectus and the KID available at <https://www.structuredinvest.lu/it/en.html>

***SFDR – Sustainable Finance Disclosure Regulation. The investments underlying the Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities

GLOSSARY OF TECHNICAL TERMS

- **Derivatives:** In the broadest sense, a derivative is a financial instrument whose price or value is calculated in relation to other market-traded assets or instruments. These other assets or instruments are called “underlyings” and may include indices, interest rates, government bonds, shares or commodities such as gold or oil. Derivatives are regarded as speculative instruments and might be highly volatile, that is why potential gains or losses might be very high. Due to their nature they can also be used as hedges against the risk of volatility of the underlying assets. Derivatives are widely traded in the over-the-counter market, outside of the scope of standard market regulations enacted by market supervisors, thus both parties negotiate freely and directly the type of contract and the relevant terms and conditions. The most common derivatives include futures, options, warrants and swaps.
- **Options:** Options are derivative financial instruments which, for a premium, give the holder the right to buy or sell, on a given date, an asset (called underlying) at a pre-established strike price. The option that gives the holder the right to buy the asset is referred to as call option. The call option holder expects prices to rise. On the other hand, if the investor believes that prices are falling, he can buy a put option which, (for a premium) will give him the right to sell the underlying at the strike price at the given date.
- **Total Return Swaps:** In finance, a total return swap (TRS), total rate of return swap (TRORS), or cash-settled equity swap is a financial contract that transfers both the credit risk and market risk of an underlying asset. A Total Return Swap is a contract between two parties who exchange the return from a financial asset between them. In this agreement, one party makes payments based on a set rate while the other party makes payments based on the total return of an underlying asset.
- **OTC:** Over The Counter derivatives are financial instruments that are traded directly between two parties. They are not listed on any central exchange or otherwise made publicly available.
- **Put:** A put option is a financial contract giving the owner the right but not the obligation to sell a pre-set amount of the underlying financial instrument at a pre-set price (strike price) with a pre-set maturity date.
- **A carbon note** is a financial instrument designed to represent a claim to a specified amount of carbon credits. These credits are generated when entities (such as businesses or projects) implement measures that reduce greenhouse gas emissions.
- **CLO:** Collateralised Loan Obligation. A particular type of asset-backed securities (ABS) in which the underlying portfolio consists of bank loans.

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, it's for advertising purposes only and does not constitute legal, accounting or tax advice. This document contains information relating to the sub-fund onemarkets UC Saving 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 271238. 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.structuredinvest.lu> 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.structuredinvest.lu/lu/en/fund-platform/about-us.html>. This marketing communication is published by Structured Invest S.A., the Fund's management company. Structured Invest S.A. (the "Management Company") was incorporated under the name Structured Invest on 16 November 2005 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 112174. The Management Company has its registered office at 8-10 rue Jean Monnet, L-2180 Luxembourg, 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?

Our team of experts will be happy to assist you:	You can also obtain further information at:
	

MÁTE DALŠÍ OTÁZKY?

Náš tým odborníků vám je k dispozici:	Další informace najdete na:
 Infolinka: +420 221 210 031	 www.onemarkets.cz onemarkets Fund Investiční fondy UniCredit Bank

MÁTE ĎALŠIE OTÁZKY?

Náš tím odborníkov je vám k dispozícii:	Ďalšie informácie nájdete na:
 Informačná linka: +421 2 6920 2090	 www.onemarkets.sk onemarkets Fund Investičné fondy UniCredit Bank