

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

onemarkets Capital Group US Balanced Fund - UD a sub-fund of onemarkets Fund

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31 December 2024

What is this product?

Type

This is a Luxembourg fund in the legal form of a société anonyme, established as a société d'investissement à capital variable according to the law of December 17, 2010 on undertakings for collective investment.

Term

The fund is a perpetual fund. The Management Company can proceed unilaterally to a redemption of a Share Class of an investor or switch the holding to another Class if the investor no longer meets the qualifying criteria to maintain the Class he holds. The Board of Directors may decide under certain circumstances to compulsorily redeem all Shares of the relevant Sub-Fund or Class at the Net Asset Value per share for the Valuation Date in respect of which such decision shall be effective, and to terminate and liquidate such Sub-Fund or Class.

Objectives

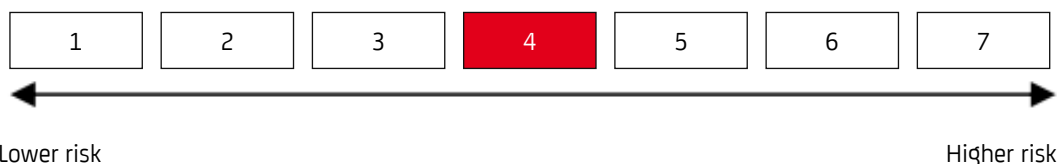
The Sub-Fund is actively managed and uses a balanced approach to invest in a broad range of securities primarily domiciled in the United States, including equities and investment grade bonds. The remaining part of the Sub-Fund's portfolio can be invested in both developed and emerging markets.

Intended retail investor

This share class is aimed at private clients, professional clients and eligible counterparties. 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 an increased volatility of the Sub-Fund and potentially high capital losses in order to achieve above-average potential investment performances. The Sub-Fund is intended for investors with a medium to long-term investment horizon. The investor may bear losses (up to the full loss of the invested capital). The Fund falls into risk class 4 on a scale of 1 (safety-oriented; very low return) to 7 (very risk-tolerant; highest return). Shareholders are entitled to request the redemption of their Shares at any time at the Net Asset Value per share issued, less any redemption fee if applicable. This redemption will only be carried out on a Valuation Day. This is a distributing share class.

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 movements 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 the capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

The figures shown include all the costs of the product itself, but 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.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period : 4 years			
Investment EUR10,000 Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2,450 EUR	4,540 EUR
	Average return each year	-75.5%	-17.9%
Unfavourable	What you might get back after costs	9,300 EUR	12,510 EUR
	Average return each year	-7.0%	5.8%
Moderate	What you might get back after costs	10,820 EUR	14,110 EUR
	Average return each year	8.2%	9.0%
Favourable	What you might get back after costs	12,420 EUR	17,320 EUR
	Average return each year	24.2%	14.7%

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 12/2021 and 10/2024.

The moderate scenario occurred for an investment between 05/2016 and 05/2020.

The favourable scenario occurred for an investment between 03/2018 and 03/2022.

What happens if Structured Invest S.A. is unable to pay out?

The default of the management company will have no direct effect on your fund shares, since the statutory provision provides that in the event of insolvency of the management company, the funds do not enter into the insolvency assets of the management company, but are ring-fenced.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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.

	If you exit after 1 year	If you exit after 4 years
Total costs EUR	166 EUR	827 EUR
Annual cost impact (*)	1.7%	1.8% each year

(*)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 10.8% before costs and 9.0% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.42% of the value of your investment per year. This is an estimate based on actual costs over the last year.	144 EUR
Transaction costs	0.21% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	22 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

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

Recommended holding period: 4 years.

The recommended holding period is based on our assessment of the risk and reward characteristics and costs of the product. Possible share class specific redemption fees have to be taken into account for disinvestments. You can redeem your investment at any time as set out in the prospectus. You may receive less than expected if you cash in earlier than the RHP since the Fund will be less likely to achieve its objectives. The RHP must not be taken as a guarantee or an indication of future performance, return or risk levels.

How can I complain?

You can submit complaints to us by following these steps:

By mail: Structured Invest S.A., 8-10, rue Jean Monnet, L-2180 Luxembourg

By telephone: +352 248 248 00 Mon - Fri from 9:00 a.m. to 6:00 p.m.

By email: complaintssi.uib.lu@unicredit.eu

In the event of a complaint, please describe the underlying facts in as much detail as possible and send us all the necessary documents. We will respond in writing only within no later than one month from the date of sending of the complaint.

Other relevant information

The custodian of the Fund is Caceis Bank, Luxembourg Branch. You can obtain the sales prospectus, the latest Key Information Document (PRIIP-KID), 1 year(s) of past performance of the Fund, previous performance scenarios of the Fund as well as the current annual and semi-annual reports free of charge from the management company, Structured Invest S.A., or from our homepage www.structuredinvest.lu. Further practical information as well as the current share prices will be published regularly on our homepage. Information on the current remuneration policy of the Company is published on the homepage www.structuredinvest.lu under the heading “about us”. This includes a description of the calculation methods for compensation and contributions to certain employee groups and information on the persons responsible for the allocation. On request, the Company will provide you with the information free of charge in paper form. The Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Structured Invest S.A. is a management company pursuant to Chapter 15 of the Luxembourg Act of 17 December 2010 and an alternative investment fund manager pursuant to the Luxembourg Act of 12 July 2013.