

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.

onemarkets J.P. Morgan Emerging Markets Short Term Bond Fund - M-USD
a sub-fund of onemarkets Fund

31 December 2024

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 : 3 years | | | |
|--------------------------------------|---------------------------------------------------------------------------------------|--------------------------|---------------------------|
| Investment USD10,000 | | | |
| Scenarios | | If you exit after 1 year | If you exit after 3 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 | 6,170 USD | 6,310 USD |
| | Average return each year | -38.3% | -14.2% |
| Unfavourable | What you might get back after costs | 8,380 USD | 8,940 USD |
| | Average return each year | -16.2% | -3.7% |
| Moderate | What you might get back after costs | 9,840 USD | 10,110 USD |
| | Average return each year | -1.6% | 0.4% |
| Favourable | What you might get back after costs | 10,820 USD | 10,980 USD |
| | Average return each year | 8.2% | 3.2% |

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

The unfavourable scenario occurred for an investment between 10/2019 and 10/2022.

The moderate scenario occurred for an investment between 07/2016 and 07/2019.

The favourable scenario occurred for an investment between 03/2015 and 03/2018.

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.
- USD 10,000 is invested.

| | If you exit after 1 year | If you exit after 3 years |
|------------------------|--------------------------|---------------------------|
| Total costs USD | 681 USD | 1,105 USD |
| Annual cost impact (*) | 6.8% | 3.7% 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 4.1% before costs and 0.4% after costs.

Composition of Costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Entry costs | Up to 5.00% of the amount you pay in when entering this investment. | 486 USD |
| Exit costs | We do not charge an exit fee for this product. | 0 USD |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 1.88% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 183 USD |
| Transaction costs | 0.13% 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. | 12 USD |
| Incidental costs taken under specific conditions | | |
| Performance fees | There is no performance fee for this product. | 0 USD |

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

Recommended holding period: 3 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.