

Profiled

ISIN Code : FR0007010244

Marketing communication

GAN PRUDENCE ID

Feeder fund GROUPAMA PRUDENCE

July 2025

Data as of

31/07/2025

Total net assets

41,70 M €

NAV per share

1 998,6 €

Risk Return

Lower risk

1

2

3

4

5

6

7

Higher risk

Potentially lower return This indicator represents the risk profile displayed in the KID. The risk category is not guaranteed and may change during the month. Potentially higher return

Recommended holding period

6 months

18 months

2 years

3 years

Characteristics

Ticker Bloomberg	GPGANPR FP
Benchmark	15% MSCI World closing € (net dividend reinvested) 85% Bloomberg EuroAgg Total Return Unhedged EUR
SFDR classification	Article 8
Fund's inception date	28/04/1997
Unit inception date	28/04/1997
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	3,00%
Maximum redemption fees	-
Maximum direct management fees	0,25%
Maximum indirect management fees	1,05%

Morningstar rating
(Data as of 30/06/2025)



Category " EAA Fund EUR Cautious Allocation"

SFDR 8

Terms and conditions

Valuation frequency	Daily
Type of share	Distribution
Minimum initial subscription :	600,00 €
Centralisation cut-off time	09:00, Paris
Type of NAV per share	unknown
Payment	D+3
Transfer agent	CACEIS BANK



Groupama
ASSET MANAGEMENT

GAN PRUDENCE ID

15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

PORTFOLIO PERFORMANCE



Past performance does not guarantee future performance.
+ The management strategy was changed on 15/11/2021. Performance prior to that date reflects the previous strategy.

Source : Groupama AM

Net cumulative returns in %

	YTD	1 month	3 months	1 year	3 years	5 years	10 years
Since	31/12/24	30/06/25	30/04/25	31/07/24	29/07/22	31/07/20	31/07/15
Fund	0,46	0,51	1,44	2,62	3,84	-1,84	0,41
Benchmark	0,86	0,59	1,71	3,77	5,62	-0,08	7,95
Excess return	-0,40	-0,07	-0,27	-1,15	-1,79	-1,76	-7,54

Net annual returns in %

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	5,14	6,99	-15,73	0,63	1,09	4,32	-3,01	1,70	2,25	-0,01
Benchmark	5,98	9,01	-16,44	0,57	2,77	4,57	-1,05	1,71	2,07	0,81
Excess return	-0,84	-2,02	0,71	0,07	-1,68	-0,25	-1,96	-0,01	0,18	-0,82

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	4,66%	5,20%	4,93%	3,66%
Benchmark volatility	4,59%	5,66%	5,35%	3,80%
Tracking Error (Ex-post)	0,55	1,33	1,20	1,43
Information Ratio	-2,11	-0,47	-0,31	-0,51
Sharpe Ratio	0,14	-0,28	-0,39	-0,14
correlation coefficient	0,99	0,97	0,98	0,93
Beta	1,01	0,89	0,90	0,89

Source : Groupama AM

Main risks related to the portfolio

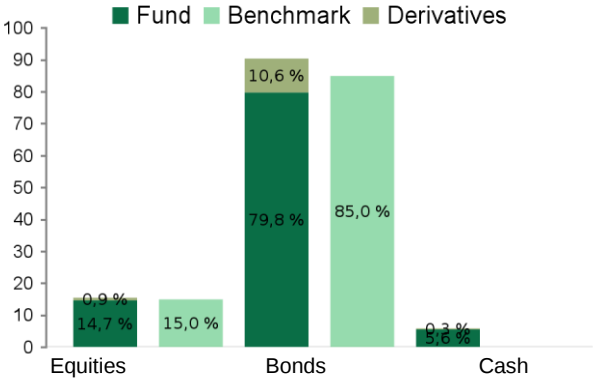
- Risk of capital loss
- Interest rate risk
- Credit risk
- Foreign exchange risk
- Equity risk

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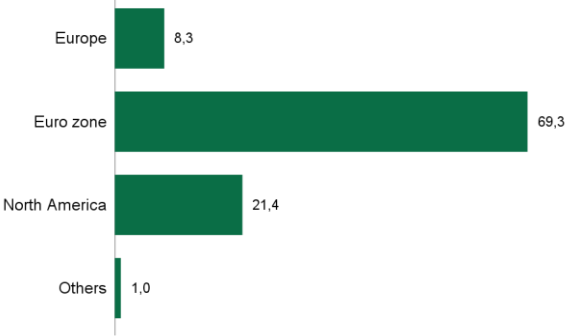
15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

Portfolio structure

Breakdown by asset class (as % of exposure)



Geographical breakdown (as % of assets, excluding liquidity)



5 main internal funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA EURO BOND - OAC	19,41%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	18,17%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA EURO CREDIT - OAC	16,79%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA US STOCK - OAC	11,33%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA MONETAIRE - IC	3,16%	1,48%	1,41%	0,07%	0,17%	0,17%	0,00%

Past performance does not guarantee future performance.

Investment team

Antoine BYJANI
Sofiane ATROU

Source : Groupama AM

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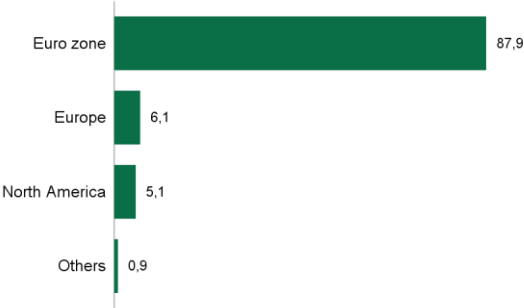
15% MSCI WORLD CLOSING € (NET DIVIDEND REINVESTED) 85%
BLOOMBERG EUROAGG TOTAL RETURN UNHEDGED EUR

Fixed Income Analysis

5 main internal bond funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA EURO BOND - OAC	19,41%	1,43%	0,85%	0,58%	0,33%	0,01%	0,32%
GROUPAMA EURO GOVIES - OAC	18,17%	0,48%	0,29%	0,19%	-0,16%	-0,23%	0,07%
GROUPAMA EURO CREDIT - OAC	16,79%	2,71%	2,34%	0,37%	0,71%	0,53%	0,19%
GROUPAMA GLOBAL INFLATION SHORT DURATION - OAC	2,53%	3,80%	3,03%	0,77%	0,37%	0,10%	0,27%
GROUPAMA ULTRA SHORT TERM - IC	2,53%	1,87%	1,40%	0,47%	0,24%	0,17%	0,08%

Geographical breakdown (in % of the part, excluding liquidity)

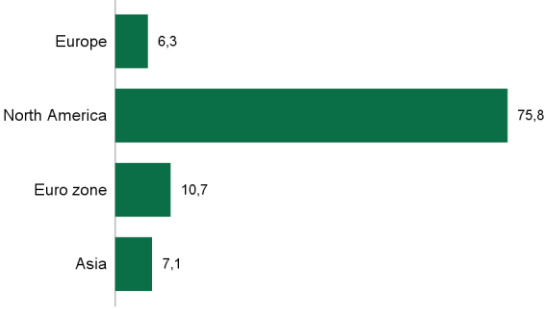


Equity Analysis

5 main internal equity funds returns (in % of the asset)

Fund	% of the asset	Fund YTD returns	Benchmark YTD returns	Excess return	Fund MTD returns	Benchmark MTD returns	Excess return
GROUPAMA US STOCK - OAC	11,33%	7,67%	8,34%	-0,68%	1,47%	2,22%	-0,75%
GROUPAMA EUROPE STOCK - OAC	2,56%	10,47%	9,34%	1,13%	0,77%	0,73%	0,04%

Geographical breakdown (in % of the part, excluding liquidity)



Past performance does not guarantee future performance.

Source : Groupama AM

Source : Groupama AM

100

■ Other funds : 2,10%

[illegible]

ESG performance indicators definition

Carbon intensity

The carbon intensity is the weighted average greenhouse gas (GHG) emissions per million euros of revenue. Scope 1, 2 and 3 emissions are taken into account. Scope 1 and 2 correspond to emissions directly emitted by the company and those indirectly linked to its energy consumption. Scope 3 emissions are those emitted by the company's suppliers and those emitted during the use and end of life of the products it creates. Source: MSCI, Groupama AM calculations.

Green Part

The green share is the percentage of a company's revenue devoted to economic activities that contribute positively to energy and ecological transition. Source: Clarity AI, Groupama AM calculations

Implied temperature

Implied temperature is the difference between a company's projected carbon intensity trajectory and the reference trajectory of a climate scenario compatible with the Paris Agreements. Source: MSCI, Groupama AM calculations.

Net job creation

Average percentage of growth in number of employees over one year. Source: MSCI, Groupama AM calculations.

Training hours

Average number of training hours per employee per year. Source : MSCI, Groupama AM calculations.

Human rights policy

Proportion of portfolio made up of companies that have implemented a human rights policy. Source : MSCI, Groupama AM calculations.

Independence of directors

Proportion of portfolio made up of companies in which independent directors form a majority on the Board of Directors or Supervisory Board. Source: MSCI, Groupama AM calculations.

For more information on technical terms, please visit our website: www.groupama-am.com

Data source

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Historical modifications of the benchmark (10 years)

16/02/2015 - 10/03/2016	10% MSCI World closing Loc Crncy (net dividend reinvested) d-1 40% Barclays Capital Euro Aggregate closing d-1 50% EONIA capitalized d-1
10/03/2016 - 11/07/2017	50% EONIA capitalized 40% Barclays Capital Euro Aggregate closing 10% MSCI World Hedged Euro (net dividend reinvested)
11/07/2017 - 24/08/2021	50% EONIA capitalized D-1 40% Barclays Capital Euro Aggregate closing D-1 10% MSCI World Hedged Euro (net dividends reinvested) D-1
24/08/2021 - 25/11/2021	50% EONIA capitalized D-1 40% Bloomberg Euro Aggregate closing D-1 10% MSCI World Hedged Euro (net dividend reinvested) D-1
25/11/2021	15% MSCI World closing € (net dividend reinvested) 85% Bloomberg EuroAgg Total Return Unhedged EUR

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