

## G FUND - TOTAL RETURN BONDS - IC

### 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

Product name	G FUND - TOTAL RETURN BONDS - IC	Competent authority	CSSF (Commission de Surveillance du Secteur Financier, the Luxembourg financial supervisory authority)
ISIN code	LU1226621792	Date of document production	30 December 2022
Currency	EUR (€)		

Developer of the PRIIPS KID	GROUPAMA ASSET MANAGEMENT
Developer address	25 rue de la Ville-l'Évêque, 75008 Paris, France
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Contact	Call +33 (0)1 44 56 76 76 for more information

### WHAT IS THIS PRODUCT?

#### PURPOSE

The investment objective of the product is to seek to outperform its benchmark index, the Bloomberg Euro Aggregate Index, over the recommended investment period through active discretionary management.

The product is a Luxembourg UCITS subfund.

The product promotes environmental and/or social characteristics in accordance with Article 8 of the SFDR.

The criteria for each of the Environmental, Social and Governance (ESG) factors contribute to the manager's decision-making but are not determining factors.

The product's portfolio is composed mainly of fixed-income instruments from all geographical areas.

The product's sensitivity range is between -3 and 10.

At least 50% of the product's net assets are exposed to fixed-income instruments.

It may invest up to 10% of its net assets in units or shares of French or foreign UCIs.

The use of derivatives and securities with embedded derivatives for hedging and/or exposure purposes is permitted.

Income policy: Accumulation

**SUBSCRIBERS:** Institutional investors

#### WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator:



The risk indicator assumes that you hold the product for three 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. Potential losses related to the future performance of the product are at a low level.

As this product does not provide protection against market fluctuations, you could lose some or all of your investment.

## PERFORMANCE SCENARIOS

For a €10,000 investment:

		1 year	3 years
Stress scenario	What you might get back after costs	€7,213.25	€7,761.15
	Average return each year	-27.87%	-8.10%
Unfavourable scenario	What you might get back after costs	€9,269.43	€9,076.33
	Average return each year	-7.31%	-3.18%
Moderate scenario	What you might get back after costs	€9,912.48	€10,013.88
	Average return each year	-0.88%	0.05%
Favourable scenario	What you might get back after costs	€10,859.9	€12,048.25
	Average return each year	8.60%	6.41%

This table shows how much you could earn over three years under different scenarios, assuming you invest €10,000. The different scenarios illustrate how your investment could perform. You can compare them with other products. The scenarios presented are an estimate of future performance based on available data from comparable products. They are not an exact indicator. 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 stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, and also include the maximum fees that your distributor may charge you. The figures do not take into account your personal tax situation, which may also affect the amount that you get back.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product/a suitable benchmark over the last 10 years.

The unfavourable scenario is produced for an investment between 2019 and 2022.

The favourable scenario is produced for an investment between 2013 and 2016.

The moderate scenario is produced for an investment between 2017 and 2020.

## WHAT HAPPENS IF GROUPAMA IS UNABLE TO PAY YOU?

As the assets are held in segregated accounts with the Depositary, these assets will not be affected in the event of any difficulties undergone by the Management Company. However, in the event of a default by the Depositary, the investor may lose some or all of their investment in the UCI.

## WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment over time.

These 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 potentially different possible investment periods.

## COSTS OVER TIME

The Reduction in Yield (RIY) shows the total impact of the costs that you pay on the yield you could get from your investment. The total costs include one-off, ongoing and incidental costs. The amounts shown do not take into account the costs associated with the package or any insurance contract associated with the Fund. The figures shown assume that you invest the amount indicated in the table below. These figures are estimates and may change in the future.

This table illustrates how costs reduce your yield each year over the holding period.

For a €10,000 investment:

	1 year	3 years
Total costs	€274.68	€143.52
Annual reduction in yield (RIY)	2.76%	1.44%

## COMPOSITION OF COSTS

The table below shows the annual impact of the different types of costs on the yield you could obtain from your investment at the end of the recommended investment period and what the different cost categories mean.

			If you exit after 1 year	
One-off costs	Entry costs	2.00% of the amount you pay in when entering this investment. This is the maximum percentage that the investor could pay.	€200	We do not charge an entry fee for this product, but the person selling you the product may do so.
	Exit costs	0.00% of your investment before it is paid out to you.	€0	We do not charge an exit fee for this product.
Ongoing costs	Other ongoing costs	0.62% of the value of your investment per year.	€62.3	The cost impact we charge each year to manage your investments.
	Portfolio transaction costs	0.14% of the value of your investment per year. This is an estimate based on actual costs over the previous year.	€13.9	The cost impact incurred when we buy or sell the underlying investments for the Product. The actual amount varies according to the volume of transactions carried out in the product.
Incidental costs	Performance fee	0.00% of the value of your investment per year. The current rate will vary depending on how well your investment performs.	€0	The estimate shown is based on the average of the fees received over the last five years.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

The recommended holding period for this Fund is defined according to the asset class(es) in which it is invested, the nature of the risk inherent in the investment and the maturity of the securities held if applicable. This holding period should be consistent with your investment horizon. However, you can withdraw your money early without penalties.

Recommended holding period	3 years
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## HOW CAN I COMPLAIN?

If you have a complaint about this Groupama Asset Management product, you can submit it to:

- By email: [reclamationassetmanagement@groupama-am.fr](mailto:reclamationassetmanagement@groupama-am.fr)
- By post: Groupama Asset Management, Direction du développement - Réclamation Client, 25 rue de la Ville-l'Évêque, 75008, Paris, France.

## OTHER RELEVANT INFORMATION

The latest Key Information Document and Annual Report are available on the website [https://produits.groupama-am.com/fre/LU1226621792/\(tab\)/publication](https://produits.groupama-am.com/fre/LU1226621792/(tab)/publication). Other risks and information can be obtained free of charge upon request from Customer Service at [serviceclient@groupama-am.fr](mailto:serviceclient@groupama-am.fr).

Past performance updated on each account closing date and monthly performance scenarios are available on the website [https://produits.groupama-am.com/fre/LU1226621792/\(tab\)/publication](https://produits.groupama-am.com/fre/LU1226621792/(tab)/publication).