

Profiled

ISIN Code : FR0010855221

Marketing communication

GROUPAMA FP FLEXIBLE ALLOCATION NC

Fund of funds

July 2025

Data as of

31/07/2025

Total net assets

160,77 M €

NAV per share

501,61 €

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

2 years

3 years

5 years

7 years

Characteristics

Ticker Bloomberg	GFPPALN FP
Benchmark	Capitalized ESTER
SFDR classification	Article 6
Fund's inception date	13/09/2005
Unit inception date	22/03/2010
Reference currency	EUR
PEA	No
PEA-PME	No

Fees

Maximum subscription fees	3,00%
Maximum redemption fees	-
Maximum direct management fees	1,50%
Maximum indirect management fees	1,00%

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



Category " EAA Fund EUR Flexible Allocation - Global"

Terms and conditions

Valuation frequency	Daily
Type of share	Accumulation
Minimum initial subscription :	500,00 €
Centralisation cut-off time	09:30, Paris
Type of NAV per share	unknown
Payment	D+3
Transfer agent	CACEIS BANK

GROUPAMA FP FLEXIBLE ALLOCATION NC

Profiled

Data as of

31/07/2025



GROUPAMA FP FLEXIBLE ALLOCATION NC



CAPITALIZED ESTER

PORTFOLIO PERFORMANCE



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	1,08	0,03	0,26	1,58	4,06	2,51	-10,39
Benchmark	1,40	0,17	0,52	2,86	9,06	7,95	6,07
Excess return	-0,32	-0,14	-0,27	-1,29	-4,99	-5,45	-16,46

Net annual returns in %

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	1,93	2,51	-7,11	3,58	-5,27	1,43	-7,35	3,18	0,38	-2,40
Benchmark	3,80	3,28	-0,02	-0,48	-0,46	-0,39	-0,37	-0,36	-0,32	-0,11
Excess return	-1,87	-0,77	-7,09	4,06	-4,81	1,83	-6,98	3,54	0,70	-2,29

Source : Groupama AM

Risk analysis

	1 year	3 years	5 years	10 years
Volatility	1,03%	1,29%	2,20%	2,92%
Benchmark volatility	0,08%	0,15%	0,26%	0,12%
Tracking Error (Ex-post)	1,03	1,27	2,18	2,91
Information Ratio	-1,25	-1,26	-0,50	-0,58
Sharpe Ratio	-0,39	-1,15	-0,47	-0,74
correlation coefficient	0,11	-0,04	0,04	0,03
Beta	6,73	-2,66	5,67	1,10

Source : Groupama AM

Main risks related to the portfolio

- Equity risk
- Risk relating to investments in securities issued by emerging countries
- Liquidity risk
- Credit risk
- Interest rate risk

Investment team

David BENAROUS

Olivier EKAMBI

Source : Groupama AM

Data source

© 2025 Morningstar. All rights reserved. The information, data, analysis and opinions contained herein (1) include proprietary information of Morningstar, (2) may not be copied or redistributed, (3) do not constitute investment advice offered by Morningstar, (4) are provided for information purposes only and, as such, do not constitute an offer to buy or sell any security, and (5) are not guaranteed to be correct, complete or accurate. Morningstar shall not be liable for any business decisions, damages or other losses caused by or related to such information, intelligence, analyses or opinions or their use.

Historical modifications of the benchmark (10 years)

31/12/2007 - 30/12/2021	Eonia Capitalised
30/12/2021	Capitalized ESTER

Disclaimer

Groupama Asset Management disclaims any liability in the event of alteration, distortion or falsification of this document. Any unauthorised modification, use or distribution thereof, in whole or in part, in any manner whatsoever, is prohibited.

Past performance is no guarantee of future performance and is not constant over time.

Investment carries a risk of capital loss. Before investing, investors should read the UCI's prospectus or key information document (KID). These and other periodic documents can be obtained free of charge on request from Groupama AM or at www.groupama-am.com.

Sustainability information is available at <https://www.groupama-am.com/fr/finance-durable/>.

The information contained in this publication is based on sources that we consider reliable, but we do not guarantee that it is accurate, complete, valid or relevant. This Document may be modified at any time without prior notice.

Under no circumstances does this non-contractual document constitute a recommendation, a solicitation of an offer or an offer for purchase, sale or arbitrage, and should in no case be interpreted as such.