

# BlueBay Euro Aggregate ESG Bonds

a sub-fund of ABN AMRO Funds

## Key Information Document - 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

### A EUR Capitalisation (LU2054453076)

BlueBay Euro Aggregate ESG Bonds is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This product is managed by ABN AMRO Investment Solutions, an investment management company of the ABN Amro Group, which is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF). For more information on this product, please refer to [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com) or call +33156219612

Accurate as of: 29 March 2024

## What is this product?

### Type

This product is an investment fund.

### Term

The Fund is established for an unlimited duration, with the possibility for the Board of Directors to decide the termination of the Fund at its sole discretion.

### Objectives

BlueBay Euro Aggregate ESG Bonds belongs to the category of Single Manager Funds.

The Fund seeks to increase the value of its assets over the medium term, with a 3% target tracking error, by investing predominantly in euro denominated investment grade corporate bonds issued by companies being domiciled in the Countries being part of the euro zone, and in euro denominated investment grade bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed income and floating rate bonds.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the Fund's net assets.

The Fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the Fund's net assets.

The Fund may also use derivatives on this type of asset for investment, hedging and efficient portfolio management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

**Sustainable Investment Policy** The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector as set out in Book I.

In that respect, the eligible universe is determined by the following criteria:

- Exclusion filters: the purpose of these filters is to exclude companies and activities from the initial universe that might have negative effect on society and environment or human rights (activities based and norm-based exclusions). On this basis, are excluded certain controversial sectors such as, but not limited to: weapons, tobacco producers and sellers, GMOs, alcohol production, gambling, adult entertainment, art drilling, shale gas, oil sands, coal mining, etc. The External Investment

Manager should therefore be compliant with the exclusions rules of the Sustainable Investment Policy of the Management Company (as per Book I of the prospectus) and may apply additional exclusions from his own core sustainable investment policy.

- An ESG Integration framework using both proprietary and external provider ESG metrics such as fundamental ESG ratings such as , but not limited to, MSCI ESG for corporate issuers and Verisk Maplecroft for sovereign and investment ESG scores to identify the issuers to build their portfolio. Issuers with above mentioned third party ESG score of below the median rating are excluded. In relation to the ESG integration, issuers with 'very high' Fundamental ESG (Risk) Rating (either at an overall ESG level, or on the 'governance' pillar specifically) based on External Investment Manager proprietary issuer ESG evaluation framework will be excluded.

The extra-financial analysis covers at least 90% of the portfolio.

The derivative instruments are not covered by the ESG analysis.

**Relation to the Reference Portfolio** This Fund is actively managed and is compared to the Bloomberg Barclays Euro Aggregate 1-10 Years Index for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the Fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

The base currency of the Fund is EUR.

Income is systematically reinvested.

Investors are able to redeem on a daily basis (on Luxembourg bank business days).

### Intended retail investor

This product is intended for investors who plan to stay invested for at least 3 years and are prepared to take on a low level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

### Practical information

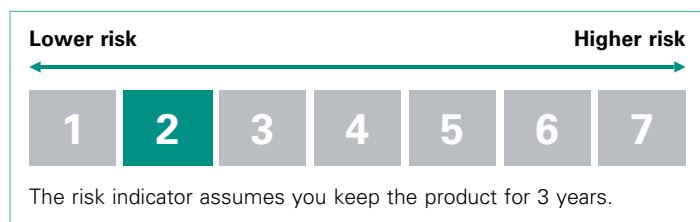
**Custodian Bank** State Street Bank International GmbH, Luxembourg Branch.

**Further information** Further information about the Fund, the prospectus and the latest annual and semi-annual report may be

obtained free of charge, in English, from the Management Company, the local agents or online at [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com).

## What are the risks and what could I get in return?

### Risks



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.

### 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 over the last 10 years. Markets could develop very differently in the future.**

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

**Unfavourable:** this type of scenario occurred for an investment between September 2019 and September 2022.

**Moderate:** this type of scenario occurred for an investment between August 2015 and August 2018.

**Favourable:** this type of scenario occurred for an investment between October 2013 and October 2016.

Recommended holding period		3 years	
Example Investment		10,000 EUR	
Scenarios		if you exit after 1 year	if you exit after 3 years (recommended holding period)
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b> Average return each year	<b>7,980 EUR</b> -20.2%	<b>7,950 EUR</b> -7.4%
<b>Unfavourable</b>	<b>What you might get back after costs</b> Average return each year	<b>8,250 EUR</b> -17.5%	<b>8,220 EUR</b> -6.3%
<b>Moderate</b>	<b>What you might get back after costs</b> Average return each year	<b>9,490 EUR</b> -5.1%	<b>9,760 EUR</b> -0.8%
<b>Favourable</b>	<b>What you might get back after costs</b> Average return each year	<b>10,110 EUR</b> 1.1%	<b>10,460 EUR</b> 1.5%

## What happens if ABN AMRO Funds BlueBay Euro Aggregate ESG Bonds is unable to pay out?

If we are not able to pay you out what we owe you, you are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. Should we default, the depository would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

## 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.

### 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. 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,

■ 10,000 EUR is invested.

Example Investment 10,000 EUR	if you exit after 1 year	if you exit after 3 years (recommended holding period)
<b>Total Costs</b>	<b>704 EUR</b>	<b>913 EUR</b>
<b>Annual cost impact*</b>	<b>7.0%</b>	<b>3.1% each year</b>

(\* ) 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 2.3% before costs and -0.8% after costs.

### Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>5.00%</b> of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	<b>Up to 500 EUR</b>
<b>Exit costs</b>	<b>1.00%</b> of your investment before it is paid out to you. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	<b>100 EUR</b>
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
<b>Management fees and other administrative or operating costs</b>	<b>0.87%</b> of the value of your investment per year. This is an estimate based on actual costs over the last year.	<b>87 EUR</b>
<b>Transaction costs</b>	<b>0.17%</b> 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.	<b>17 EUR</b>
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
<b>Performance fees</b>	There is no performance fee for this product.	<b>0 EUR</b>

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

#### Recommended holding period: 3 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every bank business day in Luxembourg; it will take 2 working days for you to be paid. The price for the day, reflecting the actual value of the fund, is set each day at noon, and published on our website [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com).

### How can I complain?

You can send your complaint to the fund's management company at 119-121 boulevard Haussmann, 75008 Paris, France or by e-mail to [aais.contact@fr.abnamro.com](mailto:aais.contact@fr.abnamro.com).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

### Other relevant information

**Cost, performance and risk** The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Company's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated. Investors should not base their investment decisions solely upon the scenarios shown.

**Performance scenarios** You can find previous performance scenarios updated on a monthly basis at [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com).

**Past performance** You can download the past performance over the last 3 years from our website at [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com).

**Additional information** Further information about the Fund, the prospectus and the latest annual and semi-annual report may be obtained free of charge, in English, from the Management Company, the local agents or online at [www.abnamroinvestmentsolutions.com](http://www.abnamroinvestmentsolutions.com).

**Further Information** The prospectus, the Key Information Document, the Status and the latest annual and semi-annual may be obtained upon request free of charge, in French, from the Management Company, the Representative Agents in Switzerland or online at <http://www.swissfunddata.ch>.

**Paying Agent:** CACEIS Bank, Montrouge, Nyon Branch / Switzerland, 35 Route de Signy, CH-1260 Nyon, Switzerland.

**Representative Agent:** CACEIS (Switzerland) SA, 35 Route de Signy, CH-1260 Nyon, Switzerland.