

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## OSSIAM MSCI Europe ex EMU NR (1D (EUR) ISIN: LU1655103569) a sub-fund of OSSIAM LUX SICAV

Management Company: Ossiam, part of the Natixis group of companies

### Objectives and Investment Policy

#### Investment objective:

The investment objective of the OSSIAM MSCI Europe ex EMU NR (the "Fund") is to reflect, before the Fund's fees and expenses, the performance of the MSCI EUROPE ex EMU Index (Ticker: MSDEEXUN INDEX) (the "Index") calculated and published by MSCI (the "Index Provider"). The Index is a net total return index (net dividends reinvested) expressed in EUR. The Fund is passively-managed.

The MSCI Europe ex EMU Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity performance of developed market in Europe excluding those in the EMU (European Economic and Monetary Union).

As of June 30, 2017, the Index is exposed to 5 countries: Denmark, Norway, Sweden, Switzerland and the UK.

For a detailed description of the Index, see section "Description of the Index" in the relevant Fund Appendix of the Prospectus.

#### Investment policy:

In order to achieve its investment objective, the Fund will use combination of swaps with the objective of tracking the Index performance through synthetic replication. In that case, the Fund will invest in a portfolio of assets, the performance or the value of which will be exchanged against the performance or the value of the Index or a related index, or a portfolio of its constituents through a combination of swap agreements with a swap counterparty. This method implies a counterparty risk as described in the below Risk and Reward Profile. The net asset value per share of the Fund will therefore increase (or decrease) according to the evolution of the Index. The counterparty to the swaps will be a first class financial institution that specializes in this type of transaction. The Fund may also enter into multiple combinations of swap agreements with multiple swap counterparties with the same characteristics as previously described.

The Fund may, with due regard to the best interest of its Shareholders, decide to switch partially or totally from synthetic replication (as described above) to physical replication.

In both replication strategies, the Fund shall be permanently invested for a minimum of 60% in equities or rights issued by companies having their registered office in OECD countries.

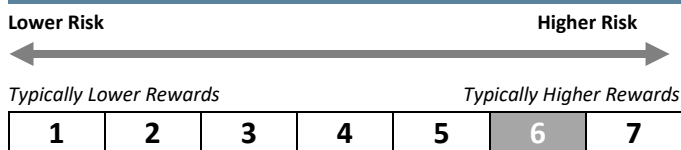
In addition and on an ancillary basis, the Fund may use other derivatives for hedging and investment purposes and enter into securities lending and borrowing transactions as well as repurchase agreement transactions, as described under "Use of Derivatives, Special Investment and Hedging Techniques" in the Prospectus.

The Reference Currency of the Fund is the Euro.

The 1D (EUR) shares may only be subscribed and redeemed by investors through their usual intermediary and authorized participants on any Dealing Day in Luxembourg. Please contact your intermediary for additional information. The 1D (EUR) Share Class is a distributing Share Class therefore all or part of the capital and/or income may be distributed once or several times a year as may be decided by the Board of Directors. Please refer to the section entitled "Subscription, Transfer, Conversion and Redemption of shares" and the section entitled "Practical information" of the Fund appendix in the Prospectus for additional information.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within less than 5 years.

### Risk and Reward Profile



The Fund is ranked 6 on the synthetic risk and reward indicator scale, which is based on historical data. Due to its exposure to equity markets, the Fund may experience significant volatility, as expressed by its rank on the above scale. Historical data may not be a reliable indication for the future. The risk category shown is not guaranteed and may shift over time. There is no capital guarantee or protection on the value of the Fund. The lowest category does not mean "risk free".

#### Special Risk Considerations

##### Index Risk:

The value of the Fund's Shares is linked to the Index, the value of which may rise or fall. Hence, investors should note that the value of their investment could fall as well as rise and they should accept that there is no guarantee that the underlying methodology of the Index will indeed result in a return above any comparable investment strategy or that they will recover their initial investment.

**Derivative and counterparty risk:** As a result of entering into swap(s) transaction(s), the Fund is subject to potential counterparty and issuer risk. In the event of insolvency or default of the counterparty or issuer, the Fund could suffer a loss.

The value of the swap(s) transaction(s) may vary according to several factors such as (but not limited to) the level of the Index, the level of interest rates and the liquidity of the equity market.

##### Currency risk at Index level:

The Index denominated in EUR captures the performance of stocks denominated in non-EUR currencies. The Index value is impacted by the fluctuations of the exchange rate between EUR and currencies of non-EUR components.

Please refer to the section entitled "General risk considerations" of the Prospectus for additional details on risks.

## Charges for this Fund

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### Charges by Share Class - Share Class 1D (EUR)

#### One-Off charges taken before or after you invest

|                     |   |
|---------------------|---|
| <b>Entry Charge</b> | Maximum Sales Charge 3.00%<br>Maximum Replication Charge for Subscriptions 1.00%    |
| <b>Exit Charge*</b> | Maximum Redemption Charge 3.00%<br>Maximum Replication Charge for Redemptions 1.00% |

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

#### Charges taken from the Fund over a year

Ongoing Charges: 0.27% p.a.

#### Charges taken from the Fund under certain specific conditions

Performance Fee: None

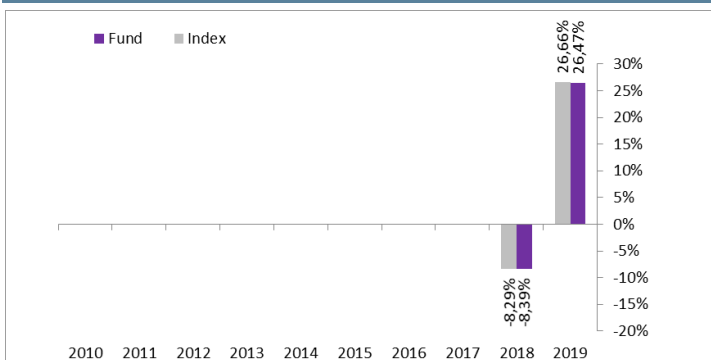
The **entry** and **exit charges** shown are maximum figures. In some cases you might pay less – you can find this out from your financial adviser.

\* An additional levy up to 2.00% may be applied to an investor engaging in excessive trading or market timing practices.

The **ongoing charges** figure is based on expenses for the year ending December 2019. This figure may vary from year to year. It excludes the portfolio transaction costs, except in the case of an entry/exit charge paid by the SICAV when buying or selling units in another collective investment undertaking.

**For more information about charges, please refer to chapters “Charges and Expenses” and “Subscription, transfer, conversion and redemption of shares” of the Fund’s prospectus, which is available at [www.ossiam.com](http://www.ossiam.com).**

## Past Performance



Past performance is not a reliable indicator of future performance.

**This bar chart shows the performance of the 1D (EUR) Share Class in its currency of quotation, net of ongoing charges and excluding entry or exit charges. The performance of the 1D (EUR) Share Class includes the reinvestment of dividends paid since January 1<sup>st</sup> 2018.**

Date of creation of Fund: November 10, 2017

Date of creation of Share Class: November 10, 2017

## Practical Information

#### Fund’s Depository and Administrative Agent:

State Street Bank International GmbH, Luxembourg Branch  
49, avenue J.F. Kennedy  
L-1855 Luxembourg

#### Management Company:

Ossiam  
6, place de la Madeleine  
75008 Paris, France

#### Dealing Deadline: 4.00 p.m. (Luxembourg time)

The information on the portfolio of the Fund is disclosed in the annual and semi-annual reports of the Fund. You may also find more detailed information about MSCI’s indexes on MSCI’s website at [www.msci.com](http://www.msci.com).

**Additional information about the SICAV and the Fund (including English versions of the full prospectus, reports and accounts for the entire SICAV), procedure for the exchange of Shares from one sub-fund to another sub-fund, may be obtained free of charge at the registered office of the Management Company or of the Depository and Administrative Agent. Price per Share of the Fund may be obtained at [www.ossiam.com](http://www.ossiam.com) or at the registered office of the Management Company or of the Administrative Agent.**

**The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, are available on [www.ossiam.com](http://www.ossiam.com). A paper copy will be made available free of charge upon request.**

Assets and liabilities of each sub-fund are segregated, therefore the rights of investors and creditors concerning a sub-fund are limited to the assets of that sub-fund, unless otherwise provided in the constitutional documents of the SICAV. This Fund might be subject to specific tax treatment in Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details, please contact an adviser. This Fund qualifies as “equity fund pursuant to German Investment Act”, as further described under “Taxation” in the Prospectus.

| Share Class | ISIN         | Types of investors | Currency | Minimum Subscription Requirements | Minimum Redemption Requirements | Dividend Policy |
|-------------|--------------|--------------------|----------|-----------------------------------|---------------------------------|-----------------|
| 1D (EUR)    | LU1655103569 | All investors*     | Euro     | €1,000,000                        | €1,000,000                      | Distributing    |

\* Subscriptions on the primary market only for Authorized Participants and approved investors.

Ossiam may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

The Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Ossiam is authorized in France and regulated by the Autorité des Marchés Financiers (AMF).

This key investor information is accurate as at July 3<sup>rd</sup>, 2020.