

## Product

# AMUNDI FUND SOLUTIONS ICAV - PROTECT 90 - A2 EUR

A Sub-Fund of Amundi Funds Solutions ICAV

IE000NKKC5X4 - Currency: EUR

*This Sub-Fund is authorised in Ireland.*

*Management Company: Amundi Ireland Limited (thereafter: "we"), a member of the Amundi Group of companies, is authorised in Ireland and regulated by the Central Bank of Ireland.*

*The CBI is responsible for supervising Amundi Ireland Limited in relation to this Key Information Document.*

*For more information, please refer to [www.amundi.ie](http://www.amundi.ie) or call 01-4802000.*

*This document was published on 11/04/2025.*

## What is this product?

**Type:** Shares of a Sub-Fund of Amundi Funds Solutions ICAV, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as an ICAV.

**Term:** The term of the Sub-Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

**Objectives:** The Sub-Fund is a financial product that promotes ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The Sub-Fund seeks to increase the value of investment while providing shareholders with permanent partial protection of their investment. Specifically, the Sub-Fund is designed to ensure that the Net Asset Value (the "NAV") per share of a class does not fall below 90% of the highest NAV per share of a class recorded from its launch date. The Sub-Fund does not provide full protection but rather aims to provide permanent partial protection. The Sub-Fund seeks to achieve its investment objective through investment in equities, equity related securities, bonds (government or corporate, fixed or floating rate which may be rated above or below investment grade), convertible bonds which shall not embed derivatives and/or leverage (not contingent convertible securities) and commodities (indirectly through investment in exchange traded commodities or exchange traded funds) (the "Asset Classes").

Investment in the Asset Classes will mainly be achieved through investment in exchange traded funds and other funds such as, but not limited to, investment companies, investment limited partnerships, exchange traded funds and unit trusts ("Underlying Funds").

There is no limit on the number of Underlying Funds in which the Sub-Fund may invest and the Sub-Fund may invest up to 100% in Underlying Funds.

The Sub-Fund will not be confined to any geographical region or industry when making its investments and may invest up to 30% of its NAV in emerging markets.

In normal market conditions, the Sub-Fund will invest up to 30% of its NAV in equities and equity related securities, up to 10% of its NAV in below investment grade bonds and up to 5% of its NAV in commodities.

While the Sub-Fund will typically gain exposure to currencies via currency forwards it may also invest directly in currencies of developed and emerging market countries.

The Sub-Fund may also hold cash and instruments that may be readily converted to cash (including cash deposits, European treasury bills and government bonds, short-term corporate bonds, commercial paper, short term money market instruments and certificates of deposit).

The Sub-Fund makes use of derivatives to reduce various risks, for efficient portfolio management and as a way to gain exposure to various assets, markets or other investment opportunities (including derivatives which focus on credit, equities, interest rates, foreign exchange and inflation). The Sub-Fund is actively managed, is not managed in reference to a benchmark and has not designated a reference benchmark for the purpose of the Disclosure Regulation. The Sub-Fund integrates sustainability risks and sustainability factors in its investment process as outlined in the section "Overview of Responsible Investment Policy" and "Sustainable Investment Risk" in the Prospectus.

In particular the Sub-Fund integrates sustainability risks in its investment process seeking to measure the ESG performance on an issuer through its ESG rating.

The Sub-Fund seeks to achieve an ESG score of its portfolio greater than that of its investment universe.

The investment manager allocates investments across higher risk investments (investments in the Asset Classes) and lower risk investments (investment in non-emerging market investment grade government bonds, money market funds and instruments that may be readily converted to cash) and derivatives in a flexible manner with the view to maximizing the risk-adjusted performance, diversifying investments among asset classes, geographical areas, currencies and individual financial instruments, according to the investment manager's short/medium-term outlook of the financial markets and financial instruments.

**Intended Retail Investor:** This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds seeking to increase the value of their investment while preserving some or all of the capital invested over the recommended holding period and who are prepared to take on a medium level of risk to their original capital.

**Redemption and Dealing:** Shares may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the Amundi Funds Solutions ICAV prospectus.

**Distribution Policy:** As this is a non-distributing share class, investment income is reinvested.

**More Information:** You may get further information about the Sub-Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Ireland Limited at AMUNDI IRELAND LIMITED, One George's Quay Plaza, George's Quay, Dublin 2, Ireland. The Net Asset Value of the Sub-Fund is available on [www.amundi.ie](http://www.amundi.ie)

**Depository:** Société Générale S.A., Dublin Branch.

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

### RISK INDICATOR



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movement in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

**Additional risks:** Market liquidity risk could amplify the variation of product performances.

You are entitled to receive back at least 90% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the Amundi Funds Solutions ICAV prospectus.

### PERFORMANCE SCENARIOS

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

**What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

Recommended holding period : 5 years Investment EUR 10,000			
Scenarios		If you exit after	
		1 year	5 years
Minimum	€9000		
Stress Scenario	What you might get back after costs	€9,027	€9,008
	Average return each year	-9.7%	-2.1%
Unfavourable Scenario	What you might get back after costs	€9,577	€9,206
	Average return each year	-4.2%	-1.6%
Moderate Scenario	What you might get back after costs	€10,160	€10,561
	Average return each year	1.6%	1.1%
Favourable Scenario	What you might get back after costs	€10,774	€12,267
	Average return each year	7.7%	4.2%

The figures shown include all the costs of the product itself, but may or 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.

The performances displayed are the result of simulations for different scenarios of evolution of the markets in which the fund is invested.

### What happens if Amundi Ireland Limited is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of Amundi Funds Solutions ICAV. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Sub-Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

Should the Guarantor default, file for bankruptcy or in the event of an official directive for resolution action, you may suffer a loss up to the total amount invested.

### 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, and 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.
- EUR 10,000 is invested.

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	5 years*
<b>Total Costs</b>	€155	€846
<b>Annual Cost Impact**</b>	1.6%	1.6%

\* Recommended holding period.

\*\* 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 2.67% before costs and 1.10% after costs.

We do not charge an entry fee

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

## COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	We do not charge an entry fee for this product.	Up to 0 EUR
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	0.00 EUR
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.53% of the value of your investment per year. This percentage is based on actual costs over the last year.	153.00 EUR
<b>Transaction costs</b>	0.02% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	2.44 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	0.00 EUR

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

**Recommended holding period:** 5 years is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.

This product is designed for medium-term investment; you should be prepared to stay invested for at least 5 years. You can redeem your investment at any time, or hold the investment longer.

**Order schedule:** Orders to redeem shares must be received before 01:00 PM Ireland time on the Valuation Day. Please refer to the Amundi Funds Solutions ICAV Prospectus for further details regarding redemptions.

You may exchange shares of the Sub-Fund for shares of other sub-funds of Amundi Funds Solutions ICAV in accordance with the Amundi Funds Solutions ICAV prospectus.

## How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on 01-4802000
- Mail Amundi Ireland Limited at One George's Quay Plaza, George's Quay, Dublin, Ireland
- E-mail to [AILComplaints@amundi.com](mailto:AILComplaints@amundi.com)

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website [www.amundi.ie](http://www.amundi.ie).

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

You may find the prospectus, constitutional documents, key investor documents, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website [www.amundi.ie](http://www.amundi.ie). You may also request a copy of such documents at the registered office of the Management Company.

Past performance: You can download the past performance of the Sub-Fund over the last 5 years at [www.amundi.ie](http://www.amundi.ie).

Performance scenarios: You can consult the previous performance scenarios updated each month on [www.amundi.ie](http://www.amundi.ie).