

## Product

# SEB Impact Fund - SI USD

A Sub-Fund of SEB Umbrella PLC

IE00BKDZ6701 - Currency: USD

*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 01/08/2024.*

## What is this product?

**Type:** Shares of a Sub-Fund of SEB Umbrella PLC, a Public Limited Company.

**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 sustainable investments, within the meaning of article 9 of SFDR (Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector).

The Sub-Fund is an active UCITS and is not managed in reference to a benchmark

The investment objective of the Sub-Fund is to seek capital appreciation over the medium to long term.

The Sub-Fund seeks to achieve its investment objective by allocating its assets across various long only equity investment strategies which are proprietary to each Sub-Investment Manager, the Investment Manager and/or the Co-Investment Manager (the "Equity Investment Strategies"). Each of the Equity Investment Strategies will be implemented by a Sub-Investment Manager, the Investment Manager and/or the Co-Investment Manager with respect to a Trading Portfolio.

The Equity Investment Strategies that the Sub-Fund will obtain exposure to, and the allocation to each of those, are determined by SEB Investment Management AB acting as Investment Manager of the Sub-Fund.

The Equity Investment Strategies that the Sub-Fund may obtain exposure to are proprietary long-only strategies providing exposure primarily to global equities (including emerging markets) listed and/or traded on Recognised Markets, without any specific geographical, sector or market cap focus.

The Equity Investment Strategies will focus on generating financial returns with the intent to contribute to positive social, economic and/or environmental impact themes (such investment approach known as "Impact Investing"). Impact Investing can be divided into different impact themes, which are aligned with, for example, the United Nations' Sustainable Development Goals (SDGs) ("Impact Themes"). Such Impact Themes include (but are not limited to): water availability (improving access to quality water supply and preservation of the resource), sustainable energy (transition towards affordable and clean energy), food and agriculture (ensuring a sustainable food supply), resource efficiency (enhancing resource efficiency and waste reduction) and social improvement (enhancing society's needs such as but not limited to safety, education, health and wellbeing). The Equity Investment Strategies will be implemented by gaining exposure to companies whose products and services positively contribute to these Impact Themes.

**Intended Retail Investor:** This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds with the ability to bear losses up to the amount invested.

**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 SEB Umbrella PLC 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 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

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

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the SEB Umbrella PLC prospectus.

### PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund 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.

**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 USD 10,000			
Scenarios		If you exit after	
		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	What you might get back after costs	\$2,190	\$2,170
	Average return each year	-78.1%	-26.3%
Unfavourable Scenario	What you might get back after costs	\$6,430	\$7,490
	Average return each year	-35.7%	-5.6%
Moderate Scenario	What you might get back after costs	\$9,480	\$12,080
	Average return each year	-5.2%	3.9%
Favourable Scenario	What you might get back after costs	\$14,930	\$18,500
	Average return each year	49.3%	13.1%

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.

This type of scenario occurred for an investment using a suitable proxy.

Favourable scenario: this type of scenario occurred for an investment between 31/10/2016 and 29/10/2021.

Moderate scenario: this type of scenario occurred for an investment between 30/06/2017 and 30/06/2022

Unfavourable scenario: this type of scenario occurred for an investment between 29/10/2021 and 24/07/2024 .

### 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 SEB Umbrella PLC. 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.

### 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.
- USD 10,000 is invested.

Investment USD 10,000		
Scenarios	If you exit after	
	1 year	5 years*
<b>Total Costs</b>	\$932	\$1,870
<b>Annual Cost Impact**</b>	9.4%	3.4%

\* 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 7.20% before costs and 3.85% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge ( 5.00% of amount invested / 500 USD). This person will inform you of the actual distribution 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>	This includes distribution costs of 5.00% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 500 USD
<b>Exit costs</b>	A maximum of 3.00% of your investment before it is paid out to you can be charged. The person selling you the product will inform you of the actual charge.	285.00 USD
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.08% of the value of your investment per year. This percentage is based on actual costs over the last year.	102.60 USD
<b>Transaction costs</b>	0.47% 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.	44.84 USD
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	0.00 USD

## 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 14:00 Ireland time no later than one (1) Business Day before the Valuation Day. Please refer to the SEB Umbrella PLC Prospectus for further details regarding redemptions.

You may exchange shares of the Sub-Fund for shares of other sub-funds of SEB Umbrella PLC in accordance with the SEB Umbrella PLC 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

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).