

Product

AMUNDI LIFECYCLE 2039 UCITS ETF ACC

A Sub-Fund of Amundi Index Solutions

LU2872292243 - Currency: EUR

This Sub-Fund is authorised in Luxembourg.

Management Company: Amundi Luxembourg S.A. (hereafter: "we"), a member of the Amundi Group of companies, is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

The CSSF is responsible for supervising Amundi Luxembourg S.A. in relation to this Key Information Document.

For more information, please refer to www.amundi.lu or call +352 2686 8001.

This document was published on 24/03/2025.

What is this product?

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

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: This Sub-Fund is passively managed. The objective of this Sub-Fund is to track the performance of FTSE Lifecycle 2039 Screened Select Index (the "Index") and to minimize the tracking error between the net asset value of the Sub-Fund and the performance of the Index. The anticipated level of the tracking error, under normal market conditions is indicated in the prospectus of the Sub-Fund. The Index is a Net Total Return Index : dividends net of tax paid by the index equity constituents are included in the Index return ; and the coupons paid by the index fixed income constituents are included in the index return.

FTSE Lifecycle 2039 Screened Select Index is an index representative of the performance of a diversified multi-asset universe of securities, where the weight of each eligible asset classes is adjusted over time based on a glidepath, which reduces equity exposure and increases fixed income exposure until November 2039 (the "Index Target Date"). The Index is comprised of eligible global equity securities from the FTSE Developed ESG Screened Select Index and EUR-denominated fixed income securities from FTSE Euro Broad Investment-Grade ESG Screened Select Corporate Index, FTSE EMU Government Bond Select Index, FTSE EMU Green Government Bond Select index and FTSE EMU Government Bond 0-1 Years Select Index. In addition, the Index takes into account Environmental, Social and Governance (ESG) factors in its construction to reduce exposure to certain companies whose products have negative social or environmental impacts. The Sub-Fund promotes environmental and/or social characteristics through among others, replicating Index, an index composed of EMU-participating, investment-grade sovereign Green Bonds as per underlying base index FTSE EMU Government Green Bond Select Index. To be eligible a bond must be considered as a "Green Bond" by the Climate Bonds Initiative. Climate Bonds Initiative has developed and implemented a set of criteria to define Green Bonds which are eligible for the Index. The ESG key issues include for instance, but are not limited to, water infrastructure, waste management, renewable energies.

In addition, the index methodology of the underlying indexes FTSE Developed ESG Screened Select Index and FTSE Euro Broad Investment-Grade ESG Screened Select Corporate Index is constructed applying ESG exclusion filters and using a "Best-in-class approach": best ranked companies are selected to construct the underlying index. "Best-in-class" is an approach where leading or best-performing investments are selected within a universe, industry sector or class. It excludes companies falling behind on an ESG level, particularly on the basis of a combination of product involvement/controversial conduct and ESG filter. Using such Best-in-class approach, the underlying indexes follow an extra-financial approach significantly engaging that permits the reduction by at least 20% of the initial investment universe (expressed in number of issuers). The limits of the approach adopted are described in the Sub-Fund's prospectus through risk factors such as Sustainable investment risk. The ESG score of companies is calculated by an ESG rating agency, using raw data, models and estimates collected/calculated using methods specific to each provider. Due to the lack of standardization and the uniqueness of each methodology, the information provided may be incomplete. The applicable universe consists of all the securities comprising five underlying indexes:

- FTSE Developed ESG Screened Select Index is an equity index based on the market-capitalization weighted FTSE Developed Index, representing the performance of large and mid-cap companies in developed markets belonging to the three regions Americas, EMEA (Europe, the Middle East and Africa) and APAC (Asia & Pacific), that applies a combination of value-based exclusions and a best-in-class selection process;
- FTSE Euro Broad Investment-Grade ESG Screened Select Corporate Bond Index is a bond index based on the market capitalization weighted FTSE Euro Broad Investment Grade Corporate Index – Developed Markets, a multi-sector benchmark for investment-grade, Euro-denominated government, government-sponsored, collateralized and corporate bonds that applies a combination of value-based exclusions and a best-in-class selection process;
- FTSE EMU Government Green Bond Select Index is a bond index that measures the performance of fixed-rate, EUR-denominated, EMU-participating, investment-grade sovereign bonds that are classified as a 'Green Bond' by the Climate Bond Initiative (CBI) data and are issued in order to fund projects that have positive environmental outcomes;
- FTSE EMU Government Bond Select Index measures the performance of fixed-rate, investment-grade, EUR-denominated sovereign bonds issued by the European Monetary Union (EMU) participating countries that meet specific entry criteria for the FTSE World Government Bond Index (WGBI) such as country classification accessibility level or minimum market size of EUR 40 billion.
- FTSE EMU Government Bond 0-1 Year Select Index measures the performance of fixed-rate, Euro-denominated, investment-grade sovereign bonds with a time to maturity below 1 year issued by EMU-participating countries that meet specific entry criteria of the FTSE World Government Bond Index (WGBI) such as country classification accessibility level or minimum market size of EUR 40 billion.

The weight of each underlying index in the Index is based on a pre-determined glidepath (as per Index methodology) that represents the shifting of asset classes and underlying indexes over time until Index Target date. From Index Target Date, the Index is gradually investing in FTSE EMU Government Bond 0-1 Years Select Index. The sub-fund might be liquidated within three (3) years following the Index Target Date subject to a prior shareholder notice. More information about the composition of the Index and its operating rules are available in the prospectus and at: www.FTSE.com. The Index value is available via Bloomberg (CFIILC39). The exposure to the Index will be achieved through a direct replication, mainly by making direct investments in transferable securities and/or other eligible assets representing the Index constituents. The sub-fund intends to implement a sampled replication model in order to track the performance of the Index and it is therefore not expected that the sub-fund will hold each and every underlying component of the Index at all times or hold them in the same proportion as their weightings in the Index. The sub-fund may also hold some securities which are not underlying components of the Index. The Investment Manager will be able to use derivatives in order to deal with inflows and outflows and which relate to the Index or constituents of the Index for investment and/or efficient portfolio management. In order to generate additional income to offset its costs, the Sub-Fund may also enter into securities lending operations.

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 over the recommended holding period with the ability to bear losses up to the amount invested.

Redemption and Dealing: The Sub-Fund's shares are listed and traded on one or more stock exchanges. In normal circumstances, you may deal in shares during the trading hours of the stock exchanges. Only authorised participants (e.g., selected financial institutions) may deal in shares directly with the Sub-Fund on the primary market. Further details are provided in the Amundi Index Solutions prospectus.

Distribution policy: As this is a non-distributing share class, investment income is reinvested. the accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	5 years*
Total Costs	€18	€131
Annual Cost Impact**	0.2%	0.2%

* 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 7.92% before costs and 7.73% 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
Entry costs*	We do not charge an entry fee for this product.	Up to 0 EUR
Exit costs*	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		
Management fees and other administrative or operating costs	0.18% of the value of your investment per year. This percentage is an estimate.	18.00 EUR
Transaction costs	We do not charge a transaction fee for this product	0.00 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0.00 EUR

* Secondary Market: because the Sub-Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Sub-Fund nor the Management Company but to the investor own intermediary. In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.

Primary Market: Authorized Participants dealing directly with the Fund will pay related primary market transaction costs.

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: Details of dealing frequency can be found under "What is this product?". Please see the "What are the costs?" section for details of any exit fees.

How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on +352 2686 8001
- Mail Amundi Luxembourg S.A. - Client Servicing - at 5, allée Scheffer 2520 Luxembourg, Luxembourg
- E-mail to info@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.lu.

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, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website www.amundi.lu. You may also request a copy of such documents at the registered office of the Management Company.

Past performance: There is insufficient data to provide a useful indication of past performance to retail investors.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.lu.