

FLEXIGESTION PATRIMOINE RC



Registered in: FR

KEY FIGURES

NAV: 32.07€

Fund size: €737.28M

SYNTHETIC RISK INDICATOR



INVESTMENT HORIZON



CHARACTERISTICS

Legal form: UCITS fund

Marketing category: Mixed fund

Inception date: 02/04/2001

Allocation of distributable amounts:
Capitalization

Currency: EUR

Valuation frequency: Daily

Major risks not taken into account by the indicator: credit risk, counterparty risk, Impact of techniques such as derivative investments

COMMERCIAL INFORMATION

ISIN code: FR0010259424

Bloomberg Ticker: CICOPT FP Equity

Cut-off time: D-1 before 10:00 am CET

Settlement: D+2 business days

Min. initial subscription: 1 thousandth of unit

Eligibility for PEA: No

Max. subscription fees: 2%

Max. redemption fees: 0%

Maximum management fees: 1,2% max, incl. tax

Management fees and other administrative and operating expenses: 1.49%

Custodian: Banque Fédérative du Crédit Mutuel

Administrator: CIC

Management company: Crédit Mutuel Asset

Management

Portfolio Manager(s):



Hugues
DANINOS



Gilles
MAINARD

INVESTMENT STRATEGY

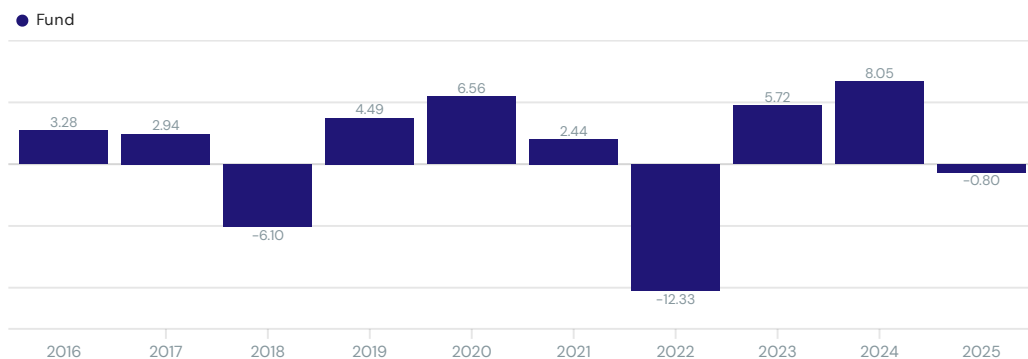
The fund's objective is to produce returns using a discretionary management approach over a recommended investment period of more than 5 years, through exposure to the global equity markets, bonds and other international debt instruments by investing in directly-held securities or through units or shares in UCITS and/or AIF. Given the fund's investment objective, its performance cannot be compared to that of a relevant benchmark indicator.

NET PERFORMANCES

The figures quoted relate to previous years. Past performance is not a reliable indication of future performance. This performance does not take into account the fees and costs for the issue and redemption of units.

Cumulative	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years
Fund	0.25%	-2.64%	0.94%	-0.80%	5.81%	6.90%	14.05%	12.53%
Annualized						3 years	5 years	10 years
Fund						2.24%	2.66%	1.19%

CALENDAR NET PERFORMANCES



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EVOLUTION OF PERFORMANCE OVER 10 YEARS



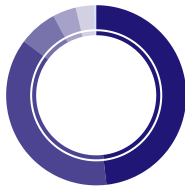
PERFORMANCE INDICATORS

	1 year	3 years	5 years	Over 5 years	
Fund volatility	6.54%	5.96%	5.50%	Max. run-up	19.32%
Sharpe ratio	0.17	-0.10	0.21	Max. Drawdown	-15.35%
				Recovery	845 days (the 04/02/2025)

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ASSET TYPE

In % of AUM



Fixed income funds	48.18%
Equity funds	37.01%
Equities	6.93%
Cash	4.21%
Convertible funds	3.30%
Balanced funds	0.38%

CURRENCY

In % of AUM

EUR	81.52%
USD	17.73%
JPY	0.60%
GBP	0.15%
HKD	-0.01%

REGION

In % of Equities

Europe	34.19%
USA	23.80%
World	16.70%
Emerging	13.88%
Euro	9.96%
Japan	1.47%

RATE STRATEGY

Fixed income in %

Credit	33.24%
High Yield	17.73%
Financials	11.08%
Govies	10.76%
Emergent	7.97%
Core	6.40%
Euro Aggregate	5.97%
Inflation	4.25%
Target date funds	2.60%

TOP PORTFOLIO HOLDINGS

Excluding cash

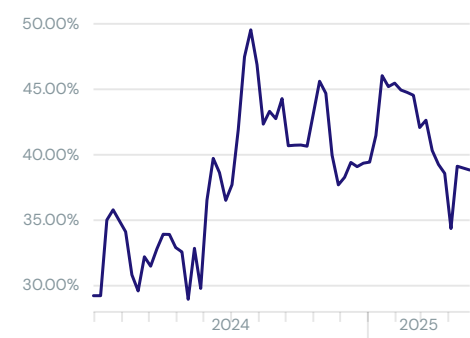
Equities	Weight	Bonds	Weight
Cm-am Convictions Usa – Part Ic	3.63%	Bluebay Investment Grade Euro Aggregate Bonc	4.56%
Cm-am Europe Value – Part Rc	2.95%	Cm-am Obli Flexible – Part Rc	4.11%
Cm-am Global Gold – Part Rc	2.80%	Cm-am Obli Souverains – Part Rc	4.05%
Theam Quant – Europe Target Premium – Class I	2.18%	Objectif Credit Fi. C	3.89%
Bdl Convictions – Part I	2.13%	Edr Sicav – Financial Bonds – Part Nc Eur	3.85%
Eleva Ucits Fund – Eleva European Selection Fl	1.97%	La Française Sub Debt – Part C	3.70%
Cm-am Global Innovation – Part Rc	1.69%	Cm-am Convertibles Europe – Part Ic	3.30%
Ishares Msci China A	1.59%	Cm-am Obli Long Terme – Part Rc	2.61%
Goldman Sachs Emerging Markets Equity Portfc	1.52%	Muzinich Enhancedyield Short-term Fund Hedj	2.25%
Cm-am Global Emerging Markets – Part Rc	1.50%	Cm-am Inflation – Part Rc	2.19%

Number of holdings: 66

Top 10 holdings weight: 36.83%

EQUITY EXPOSURE (39.88%)

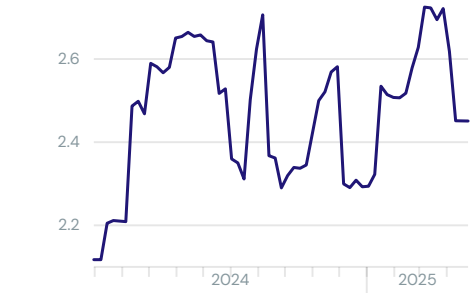
● Fund



FUND MODIFIED DURATION

(2.40)

● Fund



FLEXIGESTION PATRIMOINE RC

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Local Representative: ACOLIN Fund Services AG, Leutschenbachstrasse 5Q, CH-8050 Zurich and Local Paying Agent: NPB Neue Privat Bank AG, Limmatquai 1/am Bellevue, P.O.Box, CH-8024 Zurich.

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Manager: Current management team, subject to change with time.

DEFINITIONS

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the likelihood of this product incurring losses in the event of market developments or our inability to pay you.

Volatility is a measure for the strength of fluctuation in the performance of the fund during a certain period. The higher it is the more volatile and therefore risky a fund is.

The Sharpe Ratio measures the average return earned in excess in dependency of the risk relative to a benchmark (risk-free rate). For the assessment of this key figure, the attainable riskfree yield is subtracted from the yield actually earned. The result is divided by the risk that has been taken by the fund. A Sharpe Ratio > 1 indicates that an excess yield compared to the riskfree money market investment has been earned. At the same time, it shows the ratio of this excess yield to the risk taken. In reverse, a negative Sharpe Ratio (<0) illustrates that the money market interest rate has not been outperformed.

Information ratio: measure of outperformance or underperformance of the fund compared with its index, in consideration of the relative risk involved

Max. Drawdown: Historical maximum loss that would have been incurred by an investor who invested at the highest and exited at the lowest

The recovery is the time needed to recover the maximum loss (max drawdown).

Equity exposure: more precise than the composition of the portfolio, it constantly takes into account ongoing transactions and in particular those carried out on derivative markets, which may increase or decrease management risks depending on market fluctuations.

Modified duration: makes it possible to measure the percentage change, upward or downward, of the price of a bond or of the net asset value of a bond UCITS, induced by a 1% fluctuation of market interest rates.

