

Key Information Document

CM-AM SUSTAINABLE PLANET

OBJECTIVE

This document contains essential information about the Investment Product. It is not intended for marketing purposes. This information is provided to you as required by law and serves to help you understand the nature of this product and its risks, costs and potential gains and losses, and compare it with other products.

PRODUCT

CM-AM SUSTAINABLE PLANET

CREDIT MUTUEL ASSET MANAGEMENT – Crédit Mutuel Alliance Fédérale

S share class ISIN code: FR0013280195

Sub-fund of: CM-AM SICAV

Originator's website: www.creditmutuel-am.eu

For further information, please call +33 (0) 810 001 288 (premium-rate number: €0.06/min + the cost of a local call)

This Fund is authorised in France and is regulated by the *Autorité des Marchés Financiers* (AMF). The AMF is responsible for monitoring the information provided by CREDIT MUTUEL ASSET MANAGEMENT in this key information document. CREDIT MUTUEL ASSET MANAGEMENT is a portfolio management company approved in France under number GP 97-138 and regulated by the AMF.

Key information document production date: 31/12/2025

KEY FEATURES OF THIS PRODUCT

TYPE OF INVESTMENT PRODUCT

UCITS in the form of a French SICAV

This key investor information document describes a sub-fund of the CM- AM SICAV. The UCITS prospectus and periodic reports are drawn up for all CM-AM SICAV's sub-funds. The assets and liabilities of the various sub-funds are segregated. As a result, you will not be able to exchange your unit/shares in this sub-fund for units in another CM-AM SICAV sub-fund.

FUND TERM

This Fund was created for a term of 99 years, which may be extended under the conditions set out in the articles of association.

OBJECTIVES

The objective of the CM-AM Sustainable Planet fund is to invest in European companies that offer environmental and social solutions to contribute to a safe and just space for humanity. The main investment themes are electrification and mobility, resource management and human well-being. The fund is not managed in relation to a specific benchmark index, but participates in the performance of European equity markets.

This Fund is actively managed on a discretionary basis in compliance with qualitative extra-financial filters in accordance with the policy implemented by Crédit Mutuel Asset Management and in compliance with the requirements of the French SRI label based on an ESG rating improvement approach. The portfolio's ESG score (weighted average by asset weight) must therefore be better than that of its benchmark universe, minus the 30% of issuers with the lowest ESG scores.

The Fund's theme refers to the ambition to reduce our environmental footprint. The environment is usually defined as "all elements surrounding an individual or a species, some of which contribute directly to meeting its needs".

The investment process can be broken down into the 5 stages:

1. Legal and sector exclusion policies and controversy management: From the initial investment universe, the management team will apply a filter linked to Crédit Mutuel Asset Management's sector exclusion policies, which it implements to manage its funds. In addition to legal exclusions, sectoral exclusions are applied to controversial weapons, tobacco, coal and hydrocarbons.

The management of controversies relating to each security shall be subject to specific analysis, monitoring and rating. The management company will exclude all companies with major controversies.

2. ESG filter:

The Fund's strategy is based on an ESG rating improvement approach, where the Fund's average ESG rating is higher than the average ESG rating of its initial investment universe after eliminating at least 30% of the lowest-rated securities.

Crédit Mutuel Asset Management's proprietary ESG analysis is based on three complementary pillars: Environment (e.g. CO2 emissions, electricity consumption, waste recycling), Social (e.g. quality of social dialogue, employment of people with disabilities, employee training) and Governance (e.g. gender diversity on boards of directors, transparency of executive compensation, anti-corruption measures).

A qualitative analysis complements the extra-financial analysis derived from the model.

3. Thematic filter: The stocks are further screened to determine whether they correspond to one of the three themes highlighted by the fund, i.e.:

Electrification and mobility: reconciling economic development and climate change by investing in electricity networks, alternative energy producers and all other links in the value chains of electrification and sustainable mobility.

Resource management: helping to reduce, reuse and recycle waste and resources (agricultural, mining, forestry, fisheries, energy, water), to limit environmental pressures.

Well-being: protecting people from health risks, ensuring a safe and fair space and contributing to their well-being while minimising their impact on the environment.

4. Financial analysis: Securities are analysed from a financial point of view to ensure that only those of clearly identified quality are retained. This universe constitutes a watch list for securities that are eligible for investment.

5. Portfolio construction: From this shortlist, stocks offering a valuation deemed attractive by the management team are added to the portfolio, using a stock-picking approach. The portfolio is constructed according to the managers' convictions (potential and quality).

On an ancillary basis, the management team may invest in UCIs. Mutual funds managed by Crédit Mutuel Asset Management that have been awarded the SRI label will include the extra-financial qualitative filter in accordance with the policy implemented by the asset management company.

However, companies with the highest ESG ratings will not automatically be included in the portfolio; their inclusion in the final portfolio remains at the discretion of the fund manager.

At least 90% of the securities selected by the management team incorporate extra-financial criteria and 90% of the UCIs selected by the management team have the French SRI label. The Fund may invest in securities that do not incorporate extra-financial criteria and in units or shares of UCIs that do not carry an SRI label, up to a limit of 10% of net assets.

The Fund will observe the following net asset exposure limits:

From 60% to 110% of net assets may be invested in equities, with no restrictions as to geographic region, market capitalisation or economic sector, within the following limits:

- from 60% to 110% in markets in the eurozone

- from 0% to 25% on markets outside the eurozone, including 0% to 10% on markets in the Americas, Asia and the Pacific zones

- from 0% to 10% in equities of companies with market capitalisations of less than EUR 3 billion

From 0% to 10% of net assets may be invested in sovereign, public and private debt instruments, regardless of geographic region, of Investment Grade, as determined by the asset management company or a credit-rating agency

From 0% to 25% exposure to currency risk on non-euro currencies

PEA-eligible securities always account for at least 75% of net of the Fund's assets.

It may also invest in financial futures or options and securities with embedded derivatives, used for exposure or hedging against equity and currency risk, without overexposing the portfolio.

Allocation of distributable amounts: Accumulation

Subscription and redemptions conditions: Subscription and redemption orders are processed every business day at 12 noon and are executed at that day's net asset value. The net asset value is calculated every business day at closing prices, except when the Paris Bourse is closed for trading, as per the Euronext SA calendar.

TARGET RETAIL INVESTORS

This Fund is intended for investors with a long-term investment horizon that is consistent with the Fund's recommended investment period. It is intended for investors with at least a basic knowledge of financial products and markets, and who are willing to accept the risk of capital loss. The Fund is not available to residents of the United States of America / US Persons. For further information you may refer to the glossary on Crédit Mutuel Asset Management's website. The objective of this Fund is capital growth, while incorporating extra-financial criteria into its management process. Prospective investors should contact their financial advisor for guidance as to whether the proposed investment solutions are compatible with their objectives, knowledge and experience of financial markets, assets and risk appetite. Their financial advisor may also inform them of potential risks.

PRACTICAL INFORMATION

Depositary: BANQUE FEDERATIVE DU CREDIT MUTUEL

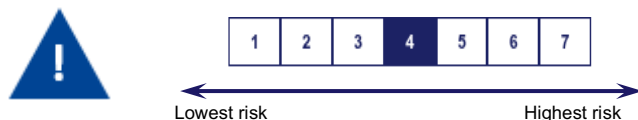
The Fund's prospectus and most recent annual and interim reports are sent free of charge within eight business days upon written request to CREDIT MUTUEL ASSET MANAGEMENT, 128 Bd Raspail – 75006 PARIS, and are also available at www.creditmutuel-am.eu.

The net asset value may be obtained from the asset management company.

For further information, please refer to the "Other relevant information" section of this document.

WHAT ARE THE RISKS AND POTENTIAL REWARDS?

RISK INDICATOR



This risk indicator assumes that you will hold this Fund for at least 5 years.

It enables you to assess this Fund's level of risk exposure and compare it to other funds. It reflects the probability that this Fund may suffer a loss due to adverse market movements or if we cannot make payments to you.

We have given this Fund a risk rating of 4 out of 7, which represents a medium level of risk exposure. This means that the level of the Fund's potential losses is considered to be medium and that if market conditions were to deteriorate this could adversely affect the Fund's net asset value.

The risk associated with the impact of techniques such as derivatives may lead to a fall in net asset value. For further information, you may refer to the fund's risk profile in the prospectus.

As this Fund does not secure your investment against market fluctuations, you may lose some or all of the capital you invest.

PERFORMANCE SCENARIOS

The figures shown account for all the costs of the product itself, but not necessarily all the fees owed to your advisor or distributor.

These figures do not take into account your personal tax situation, which may also affect the amounts you receive.

Your return from this product depends on the future performance of markets. Future market movements are uncertain and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios presented represent examples using the best and worst performances, as well as the average performance of the product calculated on a minimum of 10 years of data. Markets may behave quite differently in the future. The stressed scenario shows your hypothetical return under extreme market conditions.

Recommended holding period: 5 years Hypothetical investment:: €10,000		If you leave after 1 year	If you leave after 5 years
Scenarios			
Minimum	There is no guaranteed minimum return. You could lose some or all of your investment.		
Stressed	Your hypothetical return net of costs	€4,620	€3,720
	Average annual return	-53.8%	-17.9%
Unfavourable	Your hypothetical return net of costs	€7,820	€8,240
	Average annual return	-21.8%	-3.8%
Moderate	Your hypothetical return net of costs	€9,960	€11,330
	Average annual return	-0.4%	2.5%
Favourable	Your hypothetical return net of costs	€13,840	€14,720
	Average annual return	38.4%	8.0%

This type of unfavourable scenario occurred for an investment between: 31/03/2015 and 31/03/2020.

This type of moderate scenario occurred for an investment between: 30/03/2018 and 31/03/2023.

This type of favourable scenario occurred for an investment between: 30/06/2016 and 30/06/2021.

WHAT HAPPENS IF CREDIT MUTUEL ASSET MANAGEMENT DEFAULTS ON PAYMENTS?

The product is constituted as a separate entity from CREDIT MUTUEL ASSET MANAGEMENT. If CREDIT MUTUEL ASSET MANAGEMENT defaults, the product assets it holds will not be affected. If the depositary defaults, the risk of financial loss to the product is mitigated by the legal segregation of the depositary's assets from those of the product.

HOW MUCH WILL THIS INVESTMENT COST ME?

Your financial advisor on this UCITS or its distributor may require that you pay additional costs. If this is the case, they will inform you of these costs and explain how they affect your investment.

COST OVER TIME

The tables show the amounts taken from your investment to cover the various types of costs. These amounts depend on the amount you invest, how long you hold your investment and its performance. The amounts shown here are examples based on a hypothetical investment amount and different possible investment periods.

We have assumed the following:

- that in the first year you would get back the amount you invested (0% annual return), and that for the other holding periods the product will perform as shown in the moderate scenario.
- an investment of €10,000

Investment: €10,000	If you leave after 1 year	If you leave after 5 years
Total costs	€321	€914
Cost impact *	3.2%	1.7%

(*) This shows how much costs reduce your return each year over the holding period. For example, it shows that if you leave the fund at the end of the recommended holding period, you may expect an average annual return of 4.2% before costs are deducted and 2.5% after their deduction.

We may share costs with the person or entity who/which sells you this Fund to cover the cost of the services they provide you. The distributor will inform you of this amount.

These figures include the maximum distribution costs that the person who sells you the product may charge you (i.e. 2.00% of the amount invested / €200). This person will inform you of the actual distribution costs.

COSTS BREAKDOWN

One-off entry and exit charges		If you leave after 1 year
Entry charges	A maximum of 2.00% of the amount you pay when you invest, not including distribution costs for your product. Whoever sells you the product will inform you of the actual costs.	up to €200
Exit charges	We charge no exit fee for this product.	€0
Recurring costs [deducted each year]		
Management fees and other administrative and operating expenses	1.11% of the value of your investment per annum. The percentage shown is based on the previous year's fees/expenses.	€109
Transaction costs	0.12% of the value of your investment per annum. This is an estimate of the costs we incur when we buy and sell the investments that underlie the product. The actual amount depends on the volume of securities we buy or sell.	€12
Ancillary costs charged under specified conditions		
Performance-related fees and profit-sharing fees	There is no performance-related fee for this product.	€0

HOW LONG DO I HAVE TO HOLD MY INVESTMENT AND CAN I WITHDRAW MY MONEY EARLY?

RECOMMENDED HOLDING PERIOD: more than 5 years

Although this Fund has no minimum holding period, there is a recommended investment horizon that is aligned with the fund's investment objectives. You may therefore redeem your shares before the end of the recommended holding period without having to pay a penalty fee. This may however adversely affect the fund's performance.

This product uses a redemption cap mechanism and/or a net asset value adjustment mechanism, the terms of which are set out in its prospectus.

HOW CAN I FILE A COMPLAINT?

Complaints may be mailed to CREDIT MUTUEL ASSET MANAGEMENT, Support Functions Department, 128 Bd Raspail - 75006 PARIS, or by email at the following address: amweb@creditmutuel.fr. For further information, please consult the complaints handling section at the following address: www.creditmutuel-am.eu/fr/actualites-reglementaires/traitements-des-reclamations.html.

OTHER RELEVANT INFORMATION

Information on the Fund's past performance and past-performance scenario calculations may be found in the Fund's factsheet at www.creditmutuel-am.eu.

The Fund has been awarded the French ISR label.

When the product is used as a vehicle for units of account of life insurance or capitalisation contracts under French law, additional information on the contract, such as contract costs, which are not included in the costs listed in this document, the contact point in the event of a claim and the procedure in the event of insurance company default, are set out in the key investor information document for this contract which your insurer or broker or other insurance intermediary is required to provide in accordance with their statutory obligations.

CREDIT MUTUEL ASSET MANAGEMENT may only be held liable for statements contained in this document that are misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.

