

# Key Information Document



## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

<b>Name of product:</b>	Harris Associates Global Equity Fund R/A (EUR)	<b>Insurer:</b>	BPCE Life
<b>ISIN:</b>	LU0147944259	<b>Asset Manager:</b>	Natixis Investment Managers International
<b>Website:</b>	www.life.groupebpce.com	<b>Reference date:</b>	01/04/2024

Call +352 22 88 110 for more information.  
The Commissariat aux Assurances (CAA) is responsible for supervising BPCE Life in relation to this Key Information Document.

## What is this product?

### Type

SICAV

### Objectives

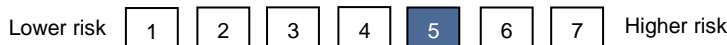
The investment objective of Harris Associates Global Equity Fund (the "Fund") is to achieve long term capital growth. This Fund may not be appropriate for investors who plan to withdraw their money within less than 5 years. The Fund invests primarily in equity securities of companies around the world. The Fund is actively managed. The Fund uses a value investment philosophy in selecting equity securities. It looks for companies whose potential is undervalued or unrecognized by the market.

### Intended retail investor

The Product is suitable for investors who are looking for an exposure to the equity markets on a global basis; can afford to set aside capital for at least 5 years (long term horizon); can accept temporary losses; and can tolerate volatility.

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

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

These risks are materially relevant to the fund but are not captured by the SRI.

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

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

### Performance Scenarios

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

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

The unfavourable scenario occurred for an investment between 2015-03-31 and 2020-03-31.

The moderate scenario occurred for an investment between 2014-09-30 and 2019-09-30.

The favourable scenario occurred for an investment between 2016-06-30 and 2021-06-30.

This product cannot be easily cashed in.

Recommended Holding Period: 5 years

Example Investment: 10 000 €

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	<b>What you might get back after costs</b>	870 €	810 €
	Average return each year	-91,3%	-39,5%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	7 230 €	7 370 €
	Average return each year	-27,7%	-5,9%
<b>Moderate</b>	<b>What you might get back after costs</b>	9 940 €	12 790 €
	Average return each year	-0,6%	5,0%
<b>Favourable</b>	<b>What you might get back after costs</b>	16 370 €	16 760 €
	Average return each year	63,7%	10,9%

## 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.

### Cost 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, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

These figures do not include the product costs.

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.

- 10 000 euros is invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	624 €	2 096 €
<b>Annual cost impact (*)</b>	6,2%	3,2%

(\*) 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 8,2% before costs and 5,0% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

## Composition of Costs

		Annual cost impact if you exit after 5 years
<b>One-off costs upon entry or exit</b>		
<b>Entry costs</b>	4,00% of the amount you pay in when entering this investment.	0,9%
<b>Exit costs</b>	We do not charge an exit fee for this product.	0,0%
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	2,20% of the value of your investment per year. This is an estimate based on actual costs over the last year.	2,3%
<b>Transaction costs</b>	0,04% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0,0%
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	There is no performance fee for this product.	0,0%

## Other relevant information

We remind you that this document is regularly updated and that you will find the latest version online on the website <https://priips.life.groupebpce.com>.

For any information, please contact our services.