

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

Name of product:	Schroder International Selection Fund - Asian Total Return A Accumulation EUR Hedged	Insurer:	BPCE Life
ISIN :	LU0372739705	Asset Manager:	Schroder Investment Management (Europe) S.A.
Website:	www.life.groupebpce.com	Reference date:	30/09/2024

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

This is an open ended UCITS fund. Dealing Frequency: You may redeem your investment upon demand. This fund deals daily.

Objectives

The fund aims to provide capital growth and income in excess of the MSCI AC Asia Pacific ex Japan (Net TR) Index after fees have been deducted over a three to five year period by investing in equities of Asia Pacific companies. The fund is designed to participate in rising markets whilst aiming to mitigate losses in falling markets through the use of derivatives. The mitigation of losses cannot be guaranteed. The fund is actively managed and invests at least two-thirds of its assets in Asia Pacific equity and equity related securities. The fund may invest directly in China B-Shares and China H-Shares and may invest less than 30% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through:– Shanghai-Hong Kong Stock Connect and ShenzhenHong Kong Stock Connect;– the Qualified Foreign Investor ("QFI") scheme;– shares listed on the STAR Board and the ChiNext; and– regulated markets. The fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in the prospectus). The fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the fund more efficiently and in particular to mitigate losses in falling markets. The fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the fund more efficiently. The fund may buy or sell equity index futures and buy and sell index options on indices or individual stocks. To obtain exposure to equity indices and individual stocks, the fund may also enter into contracts for difference where the underlying investments are not delivered and settlement is made in cash. Contracts for difference may be used to gain long and short exposure or to hedge exposure on equity and equity related securities. The gross exposure of contracts for difference will not exceed 10% and is expected to remain within the range of 0% to 10% of the net asset value. In certain circumstances this proportion may be higher. The fund is valued with reference to the net asset value of the underlying assets.

Intended retail investor

The fund may be suitable for investors who are more concerned with maximising long term returns than minimising possible short term losses. The fund is intended for retail investors who have a basic investment knowledge and an ability to bear large short-term losses. This investment should form part of a varied investment portfolio. This fund is suitable for general sale to retail and professional investors through all distribution channels with or without professional advice. You can get further information about this fund, including the prospectus, latest annual report, any subsequent half-yearly report and the latest price of shares from the fund's management company at 5, rue Höhenhof, L-1736 Senningerberg, Luxembourg, and from www.schroders.com/kiids. They are available free of charge in English, Flemish, French, German, Italian and Spanish.

What are the risks and what could I get in return?

Risk Indicator

Lower risk

1	2	3	4	5	6	7
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 Higher risk

The risk indicator assumes you keep the product for 3 years.

You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 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.

You can find more information about the other risks in the prospectus at: <https://api.schroders.com/document-store/SISF-Prospectus->

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 2021-01-31 and 2024-01-31.

The moderate scenario occurred for an investment between 2016-07-31 and 2019-07-31.

The favourable scenario occurred for an investment between 2018-12-31 and 2021-12-31.

This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you do not have a guarantee.

Recommended Holding Period: 3 years			
Exemple Investment: 10 000 €			
Scenarios		If you exit after 1 year	If you exit after 3 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2 420 €	3 240 €
	Average return each year	-75,8%	-31,3%
Unfavourable	What you might get back after costs	6 340 €	7 430 €
	Average return each year	-36,6%	-9,4%
Moderate	What you might get back after costs	10 070 €	11 200 €
	Average return each year	0,7%	3,9%
Favourable	What you might get back after costs	15 910 €	14 260 €
	Average return each year	59,1%	12,6%

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 3 years
Total costs	706 €	1 334 €
Annual cost impact (*)	7,1%	4,0%

(*) 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 7,9% before costs and 3,9% 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 3 years
One-off costs upon entry or exit		
Entry costs	5,00% of the amount you pay in when entering this investment.	1,8%
Exit costs	We do not charge an exit fee for this product.	0,0%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,87% of the value of your investment per year. This is an estimate based on actual costs over the last year.	2,0%
Transaction costs	0,19% 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.	0,2%
Incidental costs taken under specific conditions		
Performance fees	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.