

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:	HELIUM FUND - Helium Performance - B-EUR	Insurer:	BPCE Life
ISIN :	LU0912262275	Asset Manager:	Syquant Capital SAS
Website:	www.life.groupebpce.com	Reference date:	19/02/2025

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

The Sub-Fund is a compartment of the Fund, the latter being a Luxembourg SICAV (Société d'Investissement à Capital Variable / Investment company with variable capital), qualifying as an undertaking for collective investment in transferable securities ("UCITS") under Part I of the 2010 Law. It has no defined maturity.

Objectives

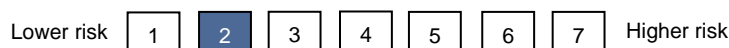
Investment Objective The Sub-Fund is a diversified and actively managed sub-fund which aims to deliver absolute and regular performance associated with a low level of volatility. There is therefore no official benchmark for the performance. However, over a three years period, the performance may be compared, a posteriori, to the Euro Short Term Rate (€STR). Investment Policy Achievement of these objectives requires the implementation of arbitrage strategies with low correlation to Equity market trends. These strategies are related to Equity markets, futures markets or financial instruments with an optional component, mainly in the following geographical area: Europe and North America. Strategies implemented by the Sub-Fund are primarily focused on Merger and Acquisitions arbitrages, Corporate Actions operations, Derivatives arbitrages, Dividend Arbitrages and Long/Short strategies. The Sub-Fund's portfolio allocations between the various strategies depend on market conditions and are discretionary implemented according to manager's appreciation of their expected returns. The Sub-Fund may invest up to 100% of its assets in international equities including equities from emerging markets. The management will be discretionary without any sectorial, geographical or capitalization constraint. Currency exposure linked to these investments may be partially or totally hedged. The Sub-Fund will not invest more than 10% of its assets in shares or units of other French or European Funds. The Sub-Fund may invest up to 100% of its assets in debt or monetary instruments. Management of these instruments will be discretionary without any constraint in terms of rating or Private/Public repartition. The Sub-Fund is promoting environmental and/or social characteristics as per Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR). Further information regarding the way the Sub-Fund takes environmental and/or social criteria into account is available in the Fund's prospectus and accessible via www.syquant-capital.fr. The Sub-Fund is subject to Syquant Capital's responsible investment policy. Share class policy Processing of subscription and redemption orders Subscription and redemption orders are centralized every business day before 5 p.m. (Luxembourg time) by the Depositary CACEIS Bank, Luxembourg Branch. They are processed based on the next business day Net Asset Value. Net revenues of the Sub-Fund are reinvested.

Intended retail investor

This fund is intended to retail and institutional investors who have a good knowledge and experience of international financial markets. As it has no capital protection, retail investors must invest in the fund in the light of their financial situation and be able to potentially bear losses on their investment. Retail investors should also check the adequacy of their investment horizon with the recommended investment period which should not be less than 3 years. Strategies implemented in the fund are aiming to preserve capital and deliver absolute and regular performances and as such are compliant with retail investor's objectives seeking absolute returns with low volatility although these goals may not be achieved.

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

Risk Indicator



The risk indicator assumes you keep the product for 3 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 2 out of 7, which is a low risk class.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity to pay you.

Other risks materially relevant to the PRIIP not included in the summary risk indicator: • Counterparty risk • Operational risk For more information, please see 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 scenarios shown are illustrations based on results from the past and on certain assumptions.. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between March 2017 and March 2020.

Moderate scenario: This type of scenario occurred for an investment between January 2021 and January 2024.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between December 2014 and December 2017.

This product cannot be easily cashed in.

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	6 440 €	8 600 €
	Average return each year	-35,6%	-4,9%
Unfavourable	What you might get back after costs	9 080 €	9 760 €
	Average return each year	-9,2%	-0,8%
Moderate	What you might get back after costs	10 220 €	10 860 €
	Average return each year	2,2%	2,8%
Favourable	What you might get back after costs	11 250 €	12 970 €
	Average return each year	12,5%	9,0%

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	464 €	1 122 €
Annual cost impact (*)	4,6%	3,4%

(*) 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 6,2% before costs and 2,8% 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	2,00% of the amount you pay in when entering this investment.	0,7%
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	1,92% of the value of your investment per year. This is an estimate based on actual costs over the last year.	1,9%
Transaction costs	0,17% 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	0,55%. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0,6%

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.