

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: | JPMorgan Funds - JPM Japan Equity A (acc) - EUR (hedged) | Insurer: | BPCE Life |
| ISIN : | LU0927678416 | Asset Manager: | JPMorgan Asset Management (Europe) S.à r.l. |
| Website: | www.life.groupebpce.com | Reference date: | 18/07/2024 |

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 product is an investment fund. It is organised under Luxembourg law as a société anonyme qualifying as a société d'investissement à capital variable. It is authorised under Part I of the Luxembourg Law of 17 December 2010 and qualifies as an Undertaking for Collective Investments in Transferable Securities (UCITS).

Objectives

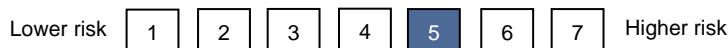
Objectives, Process and Policies Objective To provide long-term capital growth by investing primarily in Japanese companies. Investment Process Investment Approach Uses a fundamental, bottom-up stock selection process combined with top-down views on countries. Uses a high conviction approach to finding the best investment ideas. Seeks to identify high quality companies with superior and sustainable growth potential. Share Class Benchmark TOPIX (Total Return Net) Hedged to EUR Benchmark uses and resemblance Performance comparison. The Sub-Fund is actively managed. Though the majority of its holdings (excluding derivatives) are likely to be components of the benchmark, the Investment Manager has broad discretion to deviate from its securities, weightings and risk characteristics. The degree to which the Sub-Fund may resemble the composition and risk characteristics of the benchmark will vary over time and its performance may be meaningfully different. Main investment exposure At least 67% of assets invested in equities of companies that are domiciled, or carrying out the main part of their economic activity, in Japan. The Sub-Fund may invest in small capitalisation companies. At least 51% of assets are invested in companies with positive environmental and/or social characteristics that follow good governance practices as measured through the Investment Manager's proprietary ESG scoring methodology and/or third party data. The Sub-Fund invests at least 20% of assets excluding Ancillary Liquid Assets, Deposits with Credit Institutions, money market instruments, money market funds and derivatives for EPM, in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives. The Sub-Fund excludes certain sectors, companies / issuers or practices from the investment universe based on specific values or norms-based screening policies. These policies set limits or full exclusions on certain industries and companies based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, it relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. Third party data may be subject to limitations in respect of its accuracy and / or completeness. The exclusions policy for the Sub-Fund can be found on the Management Company's Website (www.jpmorganassetmanagement.lu). The Sub-Fund systematically includes ESG analysis in its investment decisions on at least 90% of securities purchased. Other investment exposure Up to 20% of net assets in Ancillary Liquid Assets and up to 20% of assets in Deposits with Credit Institutions, money market instruments and money market funds for managing cash subscriptions and redemptions as well as current and exceptional payments. Up to 100% of net assets in Ancillary Liquid Assets for defensive purposes on a temporary basis, if justified by exceptionally unfavourable market conditions. Derivatives Used for: hedging. Types: see Sub-Fund Derivatives Usage table under How the Sub-Funds Use Derivatives, Instruments and Techniques in the Prospectus. TRS including CFD: none. Global exposure calculation method: commitment. Term Article 8

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years and who understand the risks of the Sub-Fund, including the risk of capital loss, and: seek long-term capital growth through single country exposure to Japanese equity markets; are looking to use it as part of an investment portfolio and not as a complete investment plan.

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. The risk of the product may be significantly higher if held for less than the recommended holding period. Beside the risks included in the risk indicator, other risks materially relevant for the product may affect its performance. Please refer to the Prospectus, available free of charge at www.jpmorganassetmanagement.lu.

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 a suitable benchmark 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.

Unfavourable: this type of scenario occurred for an investment between 2015 and 2020.

Moderate: this type of scenario occurred for an investment between 2017 and 2022.

Favourable: this type of scenario occurred for an investment between 2016 and 2021.

This product cannot be easily cashed in.

| Recommended Holding Period: 5 years | | | |
|-------------------------------------|---------------------------------------------------------------------------------------|--------------------------|---------------------------|
| Exemple 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. | | |
| Stress | What you might get back after costs | 2 120 € | 2 040 € |
| | Average return each year | -78,8% | -27,2% |
| Unfavourable | What you might get back after costs | 6 770 € | 9 540 € |
| | Average return each year | -32,3% | -0,9% |
| Moderate | What you might get back after costs | 10 710 € | 14 530 € |
| | Average return each year | 7,1% | 7,8% |
| Favourable | What you might get back after costs | 16 120 € | 21 320 € |
| | Average return each year | 61,2% | 16,3% |

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 |
|-------------------------------|-----------------------------|------------------------------|
| Total costs | 752 € | 2 475 € |
| Annual cost impact (*) | 7,5% | 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 11,2% before costs and 7,8% 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 5 years |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| One-off costs upon entry or exit | | |
| Entry costs | 5,00% of the amount you pay in when entering this investment. | 1,1% |
| Exit costs | 0,50% of your investment before it is paid out to you. | 0,1% |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 1,81% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 1,9% |
| Transaction costs | 0,23% 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. | 0,3% |
| 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.