

Scanning the markets
for your investments

onemarkets

Fidelity Longevity & Leisure Fund

a Sub-Fund of onemarkets Fund

LONGEVITY: A GLOBAL OPPORTUNITY

- **LONG-TERM TREND:** The ageing of the global population is a trend touching developed and emerging markets, and companies across all sectors.
- **FOUR SUB-THEMES:** Longevity is together a challenge and an opportunity, as companies are adapting themselves to offer products and services to a new demographic cohort. We have identified four sub-themes in which longevity could be broken down into and from which investors could take advantage of.
- **UNIQUE INSIGHTS:** the investment team has access to the Observatory of Longevity, a powerful tool by the UK National Innovation Centre for Ageing, born out of a joint idea by UniCredit and Fidelity, providing insights on longevity trends within some specific sub-themes.

INVESTMENT STRATEGY

- **onemarkets Fidelity Longevity & Leisure Fund** aims to achieve long-term capital appreciation over time and it is designed for investors who want to take advantage of structural long-term trends such as demographic changes, but with a specific focus on longevity.
- **GLOBAL EQUITY EXPOSURE:** the strategy is a global diversified portfolio¹ with exposure to companies across different sectors operating in the longevity high conviction sub-themes: leisure, health, wealth and planet (e.g., ecosystem).
- **ACTIVE MANAGEMENT:** onemarkets Longevity & Leisure Fund does not use any index under the Benchmark Regulation.
- **PURITY:** the portfolio construction aims to achieve high thematic purity through allocations to beneficiaries of structural demographic trends. The selection is based on factors influencing the later years of life, providing exposure to evolving needs of the ageing population.
- **onemarkets Fidelity Longevity & Leisure Fund** qualifies as a financial product under Art. 8 of SFDR and promotes environmental or social characteristics². The Investment Manager considers ESG characteristics when assessing investment risks and opportunities.
- **onemarkets Fidelity Longevity & Leisure Fund** invests at least 70% in equities from anywhere in the world including China (up to 30%) and emerging markets (up to 30%), investments in equity linked securities (ADRs and GDRs) up to 30%, investments in REITs up to 20%. It may invest without limitation in instruments denominated in currencies other than the reference currency. Systematic currency hedging is not provided.

For further details on the investment policy, please refer to the prospectus and the KID. The decision to invest in onemarkets Fidelity Longevity & Leisure Fund should take into account all the characteristics or objectives of the promoted fund as described in its prospectus.

¹ Diversification does not guarantee profit or protect against loss.

² ESG information: for sustainability-related information, please visit <https://www.structuredinvest.lu/it/en/fund-platform/esg.html>.

ABOUT ONEMARKETS FUND

We continuously scan global markets to identify innovative investment opportunities that truly matter. Through **onemarkets**, we offer a unique and growing range of investment strategies, built on UniCredit Group's expertise and the insights of leading asset managers.

Our **onemarkets Fund** portfolios are managed either by UniCredit Group³ companies or, in selected cases, by carefully chosen and highly experienced asset management partners. Our UniCredit experts closely monitor performance to ensure consistent quality and maintain defined risk-return profiles throughout market cycles.

onemarkets Fidelity Longevity & Leisure Fund is a Sub-Fund of **onemarkets Fund** managed by UniCredit Invest Lux S.A.. **onemarkets Fund** is the UniCredit UCITS⁴-Umbrella fund platform. The Sub-Fund is managed by FIL (Luxembourg) S.A. that acts as the Investment Manager and will sub-delegate investment activities to FIL Investments International (FIL). FILUX will remain responsible for oversight of all activities including investment management activities performed by the investment management sub-delegate.

RISKS

- The prices of the equity may fluctuate significantly as they depend on general economic and political circumstances.
- The Fund may invest in instruments, such as derivatives, that might not fulfill their obligations in the future, exposing the relevant fund to financial losses. Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency, risks and interest rate risks, and the risk of higher volatility.
- The integration in the investment process of ESG and sustainability factors with wider monitoring and engagement activities, may have an impact on the value of investments and, therefore, on returns.

INTERVIEW WITH THE PORTFOLIO MANAGEMENT TEAM



CAROLINE SHAW

- Multi Asset Portfolio Manager
- Based in: London
- >22 years of experience



JULIE-ANN ASHCROFT

- Multi Asset Portfolio Manager
- Based in: London
- >16 years of experience

onemarkets Fund
in cooperation with



1. WHAT MAKES THIS FUND UNIQUE?

- The strategy provides exposure to the powerful trend of longevity. It's a structural trend, providing a long-term horizon when it comes to investments; the trend is global as the ageing population is increasing in both developed and emerging markets, and it's diversified across almost every sector.
- It is powered by Fidelity's bottom-up proprietary research engine and by the inputs coming from the Observatory of Longevity, a powerful analysis providing insights on longevity trends within any sector affected by longevity, allowing the investment team to discover companies that will benefit durably from this theme.
- onemarkets Fidelity Longevity & Leisure Fund offers a unique and differentiated proposition for clients with a long-term investment horizon selecting high quality companies with interesting valuation.

2. HOW IS THE PORTFOLIO BUILT?

- The Fund aims to achieve long-term capital appreciation over time benefitting from longevity-related structural trends, through a diversified global equity portfolio.
- The selection of companies, with a bias on the Large Cap Growth investment universe, is based on factors influencing the later years of life, providing exposure to evolving needs of the ageing population. The result is a focused portfolio, which aims at high thematic purity through allocations, with an expected 50 – 100 holdings.⁵
- The Fund promotes environmental or social characteristics and qualifies as an equity Fund applying the Fidelity's Sustainable Family Framework while ensuring that the portfolio companies follow good governance practices. A minimum of 70% of the Sub-Fund's assets will comprise direct securities with a Fidelity ESG rating of C or above (or in the absence of a Fidelity ESG rating, an MSCI ESG rating of BB or above).

3. HOW DOES THE SELECTION PROCESS WORK?

- We've defined four themes exposed to the longevity trend, all stocks held in the portfolio are assessed based on exposure to four sub-themes:
 - **Health longevity:** living longer and healthier lives through innovative healthcare solutions
 - **Lifestyle longevity:** silver economy and consumption trends as a structural growth area
 - **Wealth longevity:** extended lifespans reshaping financial planning and wealth management
 - **Planet longevity:** decarbonisation enabling planet and people longevity

³ Fund portfolios are managed by entities that are part of the UniCredit Group, i.e., Schoellerbank Invest AG, UniCredit International Bank (Luxembourg) S.A., UniCredit Invest Lux S.A. and ZB Invest Ltd.

⁴ Undertakings for Collective Investment in Transferable Securities (UCITS).

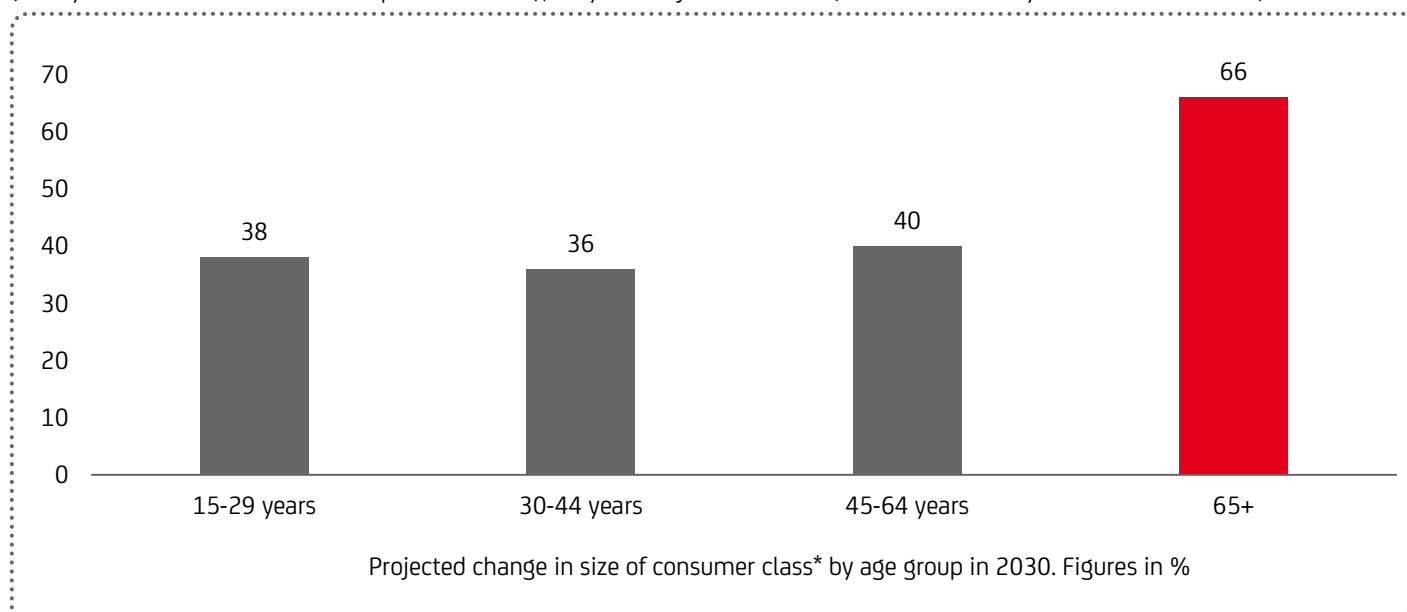
⁵ Number of equity titles is just informational and can change without any prior notice.

4. WHAT IS THE INVESTMENT PROCESS?

- The portfolio manager follows a bottom-up approach to identify high quality companies at reasonable valuations that will benefit from the longevity trend, aiming for high thematic purity.
- The investment universe is created leveraging on a Fidelity proprietary tool on the basis of identified keywords linked to the four sub-themes.
- A first quantitative screening (based on fundamental Fidelity ratings, thematic purity and quality metrics) is realised to select companies. Then qualitative screening follows by implementation of metrics aiming to sense-check the credibility and alignment of securities and sub-themes.

5. KEY TREND:

Seniors (65+ years) are now significant players in the economy and their role will get even bigger in the 2020s. Since older people tend to have both high incomes compared to younger cohorts (especially in developed countries, thanks to old-age pensions) and high needs (if only on account of medical and specialised care), they are major consumers (+66% in the next years. See Chart below).



Source: 'The silver economy is coming of age', Brookings Institute, 14 January 2021.

*Note: Consumer class is defined as spending USD 11+ (2011 PPP) per person per day, which includes the Middle Class (USD 11 – 110) and the Upper Class (USD 110+).

PROFILE OF POTENTIAL INVESTORS

This share class is open for retail investors. An investment in this Sub-Fund is suitable only for investors who are able to appraise the risks and economic value of the investment. The investor must be prepared to accept a significant volatility of the Sub-Fund and potentially high capital losses in order to achieve high potential investment performances. The Sub-Fund is intended for investors with a long-term investment horizon.

GLOSSARY OF TECHNICAL TERMS

- **High conviction:** High-conviction investing is an investment strategy that builds and maintains a portfolio based on a small number of assets or securities. Unlike diversified investing, which spreads investments across many assets to potentially reduce risk, high-conviction investing takes a more concentrated approach.
- **Bottom-up investing:** A bottom-up analysis evaluates individual companies based on fundamental data such as sales, profits, business model, and valuation before considering broader macroeconomic factors such as economic conditions or interest rate policy.
- **Large Cap:** Large cap refers to a company with a market capitalisation value of more than USD 10 billion.
- **High quality companies:** High-quality companies tend to have a high return on invested capital that exceeds the weighted average cost of capital, strong margins and low levels of debt.
- **SFDR:** Sustainable Finance Disclosure Regulation: Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability-related disclosures in the financial services sector.
- **Short-, medium-, long-term:** In the case of bonds, the terms “short-term”, “medium-term” and “long-term” refer to the duration of the bond. Short-term bonds generally have maturities of up to 2 years, medium-term bonds have maturities of 2 to 10 years and long-term bonds have maturities of more than 10 years. This categorisation gives investors an indication of how long their capital is tied up and the interest rate risk of the bond.
- **SRI:** Summary Risk Indicator, a standardised risk indicator that takes into account both the volatility of a financial instrument (market risk) and the issuer's creditworthiness (credit risk).

FUND DATA

Fund Type	Equity fund	Equity fund
Share Classes	M	MH-USD
ISIN	LU3046598747	LU3046599042
SRI* The risk indicator assumes you keep the product for 5 years.	4	4
Minimum investment	200 EUR	200 USD
Currency	EUR	USD
One-off costs upon entry or exit**		
Entry costs	Max. 5 %	Max. 5 %
Exit costs	No	No
Ongoing costs taken each year**		
Management fees and other administrative or operating costs	2,21 %	2,21 %
Transaction costs	0,15 %	0,15 %
Incidental costs taken under**specific conditions		
Performance fees	No	No
Dist / Acc	Accumulation	Accumulation
Saving plan	Yes	Yes
SFDR Classification***	Art. 8	Art. 8
Benchmark	Fund does not have benchmark	

Last Update: June 15, 2026.

*SRI – 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 movement in the markets or because we are not able to pay you. The lowest category does not imply there is no risk. The SRI may change over time.

For further details, please refer to the KID.

**For information on costs, charges and other expenses, please refer to the prospectus and the KID.

***SFDR – Sustainable Finance Disclosure Regulation. Information on sustainability-related aspects can be found at <https://www.invest.unicredit.lu/eu/it/en/fund-platform/esg.html>. The decision of an investor to invest in the Sub-Fund should take into account all the characteristics or objectives of the Funds.

This financial product promotes Environmental / Social (E/S) characteristics, but does not have as its objective a sustainable investment.

IMPORTANT INFORMATION

THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus of onemarkets Fund (the “Fund”) and to the Key Information Document (KID) before making any final investment decisions. This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation or offer to buy or sell any securities or to adopt any investment strategy, it's for advertising purposes only and does not constitute legal, accounting or tax advice. This document contains information relating to the sub-fund onemarkets Fidelity Longevity & Leisure Fund (the “Sub-Fund”) of the Fund, an undertaking for collective investment in transferable securities (UCITS), subject to Part I of the Luxembourg Law of 17 December 2010 relating to undertakings for collective investment, as amended, in the form of an investment company with variable capital, registered with the Luxembourg Trade and Companies Register under no. B 271.238. The Sub-Fund is offered in the jurisdictions detailed in the prospectus for distribution and marketing in accordance with the applicable regulations. For full and accurate information on the Fund and its Sub-Funds (including the investment policies, strategies, related risks, costs and fees, etc.), please refer to the Fund documents mentioned hereafter. Potential investors should examine whether the risks associated with investing in the Sub-Funds are appropriate to their situation and should also ensure that they fully understand the structure of the Sub-Funds and the risk associated with the investment. In case of doubt, it is recommended to consult a financial advisor in order to determine if the investment in the Sub-Funds is appropriate. The value of the shares and the profit from an investment in the Fund could go down or up, depending on the market conditions. The Sub-Funds do not offer any guarantee of return. Furthermore, past performance is not indicative of future results. The returns presented do not hold in consideration of any fees and costs incurred in subscribing and redeeming the shares. It is not addressed to any “U.S. Person” as defined in the Securities Act of 1933 and the prospectus of the Company (the “Prospectus”). The Prospectus, the KID and further documents and forms related to the Sub-Fund are not available to investors in certain countries, in which the Fund is not registered and not offered for distribution and marketing purposes.

Before making any investment decision, please read the KID (in local language) and the Prospectus (available in English and the respective local language with the English version representing the legally binding one) and the articles of incorporation of the Fund (in English language), which are available at <https://www.invest.unicredit.lu> and can be obtained as hard copy free of charge by request of the investor, together with the latest annual reports and half annual reports at the registered offices of the Management Company (as defined below) and at the distributors' premises. A summary of the information on investor rights as well as the instruments of collective redress can be found in English at <https://www.invest.unicredit.lu/lu/en/fund-platform/about-us.html>. This marketing communication is published by UniCredit Invest Lux S.A., the Fund's management company. UniCredit Invest Lux S.A. (the “Management Company”) was incorporated in the Grand Duchy of Luxembourg as a public limited company (“société anonyme”) for an indefinite period and is registered with the Luxembourg commercial and company register, Registre de Commerce et des Sociétés, under the number: B 112.174. The Management Company has its registered office at 1 Avenue de l'Aéroport, 1110 Senningerberg, Grand Duchy of Luxembourg, and it is part of UniCredit Group. The Management Company may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC.

FURTHER QUESTIONS?

Our team of experts will be happy to assist you:

 InfoLine: +421 2 6920 2090

You can also obtain further information at:

 www.onemarkets.sk