



Specific Information Document

Objective

This document provides you with key investor information about this investment product **Profile Dedicated Internal Fund Discretionary**. It is not marketing material. This 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: Dedicated Internal Fund - Profile Discretionary

Product manufacturer: AXA Wealth Europe, an AXA Group entity

www.axa-wealth-europe.lu

Call +352 44 24 24 1 for more information.

The Commissariat aux Assurances is responsible for the supervision of AXA Wealth Europe with respect to this key information document. This PRIIP is authorised in Luxembourg.

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You are about to buy a product that is not simple and that can be difficult to understand.

What is this product?

Objectives

The objective of this strategy is long-term capital appreciation by favouring a harmonious distribution of investments among the different asset classes. However, limited risk-taking could result in negative returns on capital in the short term under unfavourable market conditions, but with the prospect of higher returns than the money market over the investment horizon under consideration. The assets will be mainly invested in fixed income products and equities (directly, via structured products or via UCIs) and to a lesser extent in alternative funds and/or illiquid funds.

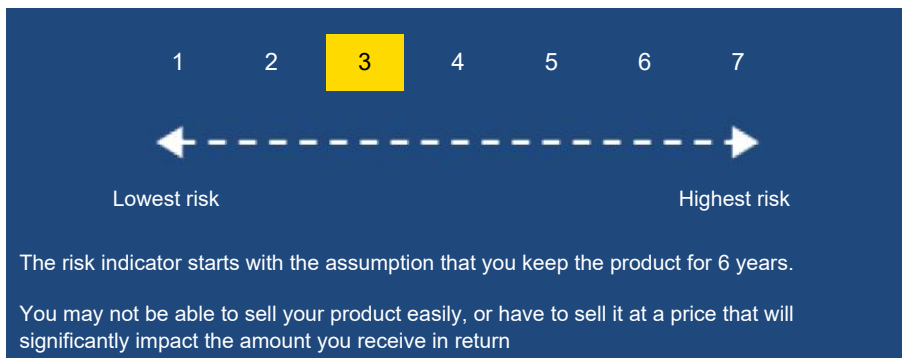
Targeted retail investors

This investment profile is intended for investors with an investment horizon of at least 6 years and seeking capital appreciation through exposure to different asset classes (interest rates, equities, alternative funds, structured products). Target investors have a strong risk appetite. The risk of capital loss is high.

The Discretionary profile is a generic profile built on the basis of an average of the profiles of the same type, specific to each management company of the dedicated internal funds. The quantitative data presented in this document is therefore likely to differ in terms of the levels of SRI, performance and costs actually observed for the profile specific to each management company.

What are the risks and what are the rewards?

Risk indicator



- 1 = the lowest risk category
- 2 = a low risk category
- 3 = a low to medium risk category
- 4 = an average risk category
- 5 = a risk category between medium and high
- 6 = a high risk category
- 7 = the highest risk category

The risk indicator starts with the assumption that you keep the product for 6 years.

You may not be able to sell your product easily, or have to sell it at a price that will significantly impact the amount you receive in return

The product can be invested in underlying assets with a liquidity risk. This risk is not taken into account in the above summary risk indicator. Certain underlying assets may have a maturity or recommended holding period longer than the recommended holding period of the Product. The risk inherent in the product may be significantly higher than that represented by the summary risk indicator if an asset is not held until maturity or during the entire recommended holding period.

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the likelihood that this vehicle will incur losses in the event of market movements.

We have classified this product in category 3 out of 7, which is a low to medium risk category. In other words, the potential losses related to the product's future performance are at a low to medium level, and, if the situation on the markets deteriorates, it is unlikely that our ability to pay you will be affected.

The product may be invested in underlying assets denominated in a currency other than its reference currency. The currencies of these assets may vary depending on currency fluctuations and negatively impact the value of the underlying assets of the product. This risk is not taken into account in the risk indicator.

Performance scenarios

What you get will depend on how the market performs. Future market trends will vary and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios presented are examples using the best and worst performances, as well as the average performance of the product over the past 11 years. The scenarios shown represent examples based on the results of the past performance of composite indices and on certain assumptions. Markets could perform very differently in the future.

| Recommended holding period: 6 years Investment example: € 10,000 | | | |
|---|---|--------------------------|---------------------------|
| Scenarios | | If you exit after 1 year | If you exit after 6 years |
| Minimum | There is no guaranteed minimum return. You could lose some or all of your investment. | | |
| Stressed | What you could get after deducting costs | 6 350 € | 5 850 € |
| | Average annual return | -36,49 % | -8,54 % |
| Unfavourable | What you could get after deducting costs | 8 740 € | 9 400 € |
| | Average annual return | -12,60 % | -1,02 % |
| Moderate | What you could get after deducting costs | 10 160 € | 10 400 € |
| | Average annual return | 1,59 % | 0,66 % |
| Favourable | What you could get after deducting costs | 11 830 € | 11 450 € |
| | Average annual return | 18,30 % | 2,28 % |

Unfavourable scenario: This type of scenario occurred for an investment between 10/2017 and 10/2023.

Moderate scenario: This type of scenario occurred for an investment between 05/2016 and 05/2022.

Favourable scenario: This type of scenario occurred for an investment between 01/2019 and 01/2025.

The stress scenario shows what you could get in extreme market situations, and does not take into account the case in which we were unable to pay.

The figures shown include all costs of the product itself but not the costs associated with the insurance product. They do not necessarily take into account all fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you receive.

What will this investment cost me?

It is possible that the person who sells this product to you or who advises you about this product will ask you to pay additional fees in connection with these services. If this is the case, this person will inform you of how much they are and will indicate the impact of all costs on your investment over time.

Costs over time

The tables show the amounts deducted from your investment in order to cover the different types of costs. These amounts depend on the amount you invest, the time you hold the product and the return of the product. The amounts shown here are illustrations based on an example investment amount and different possible holding periods.

We have assumed:

- that during the first year you will recover the amount you invested (annual return of 0%).
- that for the other holding periods, the product will perform as indicated in the moderate scenario.
- € 10,000 is invested.

| | If you exit after 1 year | If you exit after 6 years |
|------------------------|--------------------------|---------------------------|
| Total costs | 265 € | 1 768 € |
| Annual cost impact (*) | 2,7 % | 2,7 % each year |

(*) It shows the extent to which costs reduce your performance per year over the holding period. For example, it shows that if you exit at the end of the recommended holding period, it is expected that your average return per year will be 3,33% before costs and 0,66% after this deduction.

Composition of costs

| One-off entry or exit costs | | If you exit after 1 year |
|---|--|--------------------------|
| Entry costs | We do not charge an entry cost for this product. | 0 € |
| Exit costs | We do not charge an exit cost for this product. | 0 € |
| Recurring costs (taken each year) | | |
| Management fees and other administrative and operating charges | 1,23 % of the value of your product per year. This estimate is based on actual costs over the past year. | 126 € |
| Transaction costs | 1,36 % of the value of your product per year. This is an estimate of the costs incurred when we buy and sell the underlying investments of the product. The actual amount will vary according to the quantity we buy and sell. | 139 € |
| Incidental costs deducted under certain conditions | | |
| Performance fees (and incentive fees) | There is no performance fee for this product. | 0 € |

Other relevant information

There is insufficient data to provide retail investors with useful information on the past performance of this product.

You can find the history of previous performance scenario calculations at the following address:

<https://maia.amfinesoft.com/repository/FID-AWE-DIS>