

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

onemarkets Algebris Financial Income Fund a Sub-Fund of onemarkets Fund SICAV share class: C

The Management Company is Structured Invest S.A. – Member of UniCredit Group
ISIN: LU3046600311
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onemarkets Fund SICAV is a UCITS authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF) in relation to this Key Information Document (KID). This PRIIP is authorised in Luxembourg.
Structured Invest S.A. is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).
This document is dated 31/03/2025

What is this product?

Type

This is a Sub-Fund (the "Sub-Fund") of onemarkets Fund. onemarkets Fund is an investment company with variable share capital (SICAV) with multiple Sub-Funds and governed by the Luxembourg Law of December 17, 2010 on Undertakings for Collective Investment.

Term

The Sub-Fund is established for an unlimited duration. The Management Company can proceed unilaterally to a redemption of a share class of an investor or switch the holding to another class if the investor no longer meets the qualifying criteria to maintain the class he holds. The Board of Directors may decide under certain circumstances to compulsorily redeem all shares of the relevant Sub-Fund or class at the Net Asset Value per share for the valuation date in respect of which such decision shall be effective, and to terminate and liquidate such Sub-Fund or class.

Objectives

Investment Objective: The Sub-Fund's investment objective is to maximize income and achieve capital appreciation over a medium-long term investment horizon.

Investment Strategy: The Sub-Fund will seek to achieve its investment objective by primarily investing in, or taking exposures to a diversified portfolio of, fixed-income, equity and equity-related securities issued by entities operating primarily in the financial sector globally (including emerging markets up to 20% of the Sub-Fund's Net Assets and subject to any sanctions being lifted and without exceeding 10% of the Sub-Fund's Net Assets through the Shanghai-Hong Kong Stock/Bond Connect). The Sub-Fund will primarily invest directly in the eligible securities (up to 100% of its Net Assets), but it may also take exposure indirectly, through investments in Collective Investment Schemes (up to 10% of its Net Assets) or financial derivative instruments ("FDIs"). Overall, the Sub-Fund's investment strategy involves a medium-high level of volatility and risk. For more information, please refer to the prospectus.

Investment Policy: The allocation to and across the asset classes is determined by the Investment Manager taking into consideration prevailing market trends and opportunities as well as regulatory, industry, business and other factors. In order to determine the composition and diversification of the investment portfolio, a bottom-up selection process will be applied, which involves a fundamental analysis of individual securities and other aspects mentioned in the prospectus. Through rigorous analysis, the Investment Manager seeks to identify and profit from mispricing opportunities, where the Investment Manager's internal valuation

assessment relative to the broader markets pricing for individual securities differs, to generate income and capital appreciation. The Sub-Fund will seek to maintain its exposure primarily to fixed income, equity and equity-related securities. The sub-fund has a flexible investment approach, as it has flexibility to deviate from its normal exposure to the above mentioned asset classes at all times by taking defensive position. For more information, please refer to the prospectus.

Derivatives: The Sub-Fund may use financial derivative instruments and invest in securities which may embed leverage a derivative component for investment, efficient portfolio management and hedging purposes. For more information, please refer to the prospectus.

Securities Financing Transactions: The Sub-Fund may enter into transactions under SFTR.

Techniques and Instruments: The Sub-Fund may use Efficient Portfolio Management Techniques. For more information, please refer to the prospectus.

Benchmark and use: The Sub-Fund does not use any index under the Benchmark Regulation.

SFDR classification: The Sub-Fund qualifies as a financial product under Art. 8 of SFDR.

Distribution policy: This is an accumulating share class.

Subscription and Redemption: Shares are issued on each Valuation Day at the issue price. Shareholders are entitled to request the redemption of their Shares at any time at the Net Asset Value per share.

Currency: The reference currency of the Sub-Fund is the EUR.

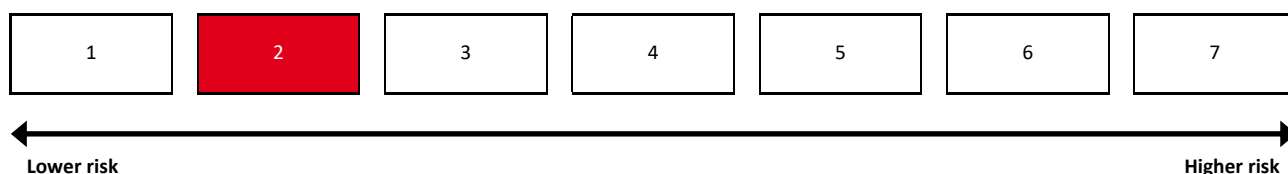
Practical information: The Sub-Fund depositary is CACEIS Bank, Luxembourg Branch. Further information: This Key Information Document is prepared for a share class. Assets and liabilities of each Sub-Fund of onemarkets Fund SICAV are segregated, meaning that your investment in this Sub-Fund is only impacted by profits and losses in this Sub-Fund. The annual report, semi-annual report, prospectus, latest share price, and other practical information are available in English, free of charge, at www.structuredinvest.lu

Intended Retail Investor

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 medium volatility of the Sub-Fund and potentially capital losses in order to achieve moderate potential investment performances. The Sub-Fund is intended for investors with a medium term investment horizon.

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 actual risk can vary significantly if you cash in at an early stage and you might get back less.

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. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

For more information on risks the PRIIP is exposed to, please refer to "Appendix 5: Sub-Funds Specific Risk Factors" of the prospectus.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The tax legislation of the retail investor's home Member State may have an impact on the actual payout.

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 and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period: 3 years			
Example Investment: EUR 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	EUR 7 690	EUR 7 720
	Average return each year	-23.10%	-8.26%
Unfavourable	What you might get back after costs	EUR 7 780	EUR 8 040
	Average return each year	-22.20%	-7.01%
Moderate	What you might get back after costs	EUR 9 730	EUR 9 410
	Average return each year	-2.70%	-2.01%
Favourable	What you might get back after costs	EUR 11 080	EUR 10 590
	Average return each year	10.80%	1.93%

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 September 2019 and September 2022.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between January 2018 and January 2021.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between December 2018 and December 2021.

What happens if Structured Invest S.A. is unable to pay out?

The assets of the Sub-Fund are held in safekeeping by its depositary, CACEIS Bank, Luxembourg Branch (the "Depositary"). In the event of the insolvency of the management company, the Sub-Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Sub-Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Sub-Fund. The Depositary will also be liable to the Sub-Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfill its obligations (subject to certain limitations). The Sub-Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time. There is no arranged compensation or guarantee scheme for investors in the Sub-Fund.

Costs 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.

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.

- EUR 10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	EUR 567	EUR 995
Annual cost impact (*)	5.7%	3.3% each year

(*) 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 1.3 % before costs and -2 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 3.50% of the amount you pay in when entering this investment.	Up to EUR 350
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.02% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 202
Transaction costs	0.15% 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.	EUR 15
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

The recommended holding period is based on our assessment of the risk and reward characteristics and costs of the product. Possible share class specific redemption fees have to be taken into account for disinvestments. You can redeem your investment at any time as set out in the prospectus. You may receive less than expected if you cash in earlier than the RHP since the Fund will be less likely to achieve its objectives. The RHP must not be taken as a guarantee or an indication of future performance, return or risk levels.

How can I complain?

If you are not entirely satisfied with any aspect of the Sub-Fund, the Management Company or the person who has given you advice on or sold the fund to you and you wish to complain, details of our complaints handling process are available on our website www.structuredinvest.lu. Additionally, you can also submit complaints to us: By mail: Structured Invest S.A., 8-10, rue Jean Monnet, L-2180 Luxembourg. By telephone: +352 248 248 88 Mon - Fri from 9:00 a.m. to 4:00 p.m. Luxembourg time. Or via email: complaintssi.uib.lu@unicredit.eu

In the event of a complaint, please describe the underlying facts in as much detail as possible and send us all the necessary documents. We will respond in writing only within no later than one month from the date of sending of the complaint.

Other relevant information

You can obtain the sales prospectus, the latest Key Information Document (PRIIP-KID), 10 years of past performance of the Share Class, previous performance scenarios of the Share Class as well as the current annual and semi-annual reports free of charge from the Management Company, Structured Invest S.A., or from our homepage www.structuredinvest.lu. Further practical information as well as the current share prices will be published regularly on our homepage. Information on the current remuneration system of the Management Company is published on the homepage www.structuredinvest.lu under the heading "about us". This includes a description of how remuneration and benefits are determined and awarded, and the associated governance arrangements. On request, the Management Company will provide you with the information free of charge in paper form.

Past performance: You can find the past performance of the Share Class up to 10 years at

https://docs.data2report.lu/documents/Structured%20Invest/KID_PP/KID_annex_PP_LU3046600311_en.pdf

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at

https://docs.data2report.lu/documents/Structured%20Invest/KID_PS/KID_annex_PS_LU3046600311_en.pdf