

# Key Information Document

## Moneta Multi Caps

**Objective:** This document contains essential information about the investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs and potential gains and losses of this product and to help you compare it with other products.

### Product

#### Moneta Multi Caps C unit

ISIN: FR0010298596

Moneta Asset Management

[www.moneta.fr](http://www.moneta.fr)

Call +33 (0)1 58 62 53 30 for more information

The Autorité des marchés financiers (AMF) is responsible for supervising Moneta Asset Management with regard to this key information document.

Moneta Asset Management is registered in France under no. GP03010 and regulated by the AMF.

Key information document production date: 03/04/2026

### What does the fund consist of?

**Type:** French mutual fund (FCP) compliant with the UCITS Directive (2009/65/EC)

**Term:** The Fund is created for a term of ninety-nine (99) years.

**Investment objective:** The aim of Moneta Multi Caps is to outperform the stock market over the long term (recommended investment period: five years) and achieve a higher a valuation than the stock market annual average over the long-term. The performance of the stock market will be measured by the CAC All-Tradable index (formerly SBF 250), calculated with net dividends reinvested, through stock-picking.

**Investment process:** The strategy is based on the choice of stocks according to their own merits, without restrictions as to the business sector or belonging to an index. This strategy will cause the Fund to deviate significantly from its benchmark.

#### A very extensive universe of stocks

The Fund will invest in companies irrespective of their market capitalisation. This increases the number of investment opportunities because there are more than 500 companies listed on the regulated market in France alone. The Fund's universe of stocks is therefore very broad, as reflected in its name, Moneta Multi Caps.

#### Research carried out by the investment team

The investment team is attentive to external financial research published by financial intermediaries. However, the bulk of investment decisions are taken on the basis of research carried out directly by our analysts. This research allows us to have an independent opinion of market trends and gives us the ability to think outside the box.

#### Management discipline with the following characteristics:

- In-depth valuation work on the companies studied. The objective is to detect valuation anomalies within a very broad universe of stocks containing high-quality companies.

- Documentation of our research work. Our inhouse financial analysis and the documentation of our analyses and management decisions allow us to track the decisions taken and their context. This enables us to make retrospective analysis of the quality of decision-making and therefore to improve our investment process.

- Monitoring the gap between the stock's current price and our valuation of the company. This gap measures the upside (or downside) potential which, together with our opinion on the risks to the stock, forms the starting point for our investment or divestment decisions.

**Key features:** Moneta Multi Caps is at least 60% and up to 150% exposed to European Union country equities. The Fund is at least 60% exposed to Eurozone country equities. Exposure to equities of European Union countries other than France is limited to 40% and a minimum of 30% is invested in equity instruments issued by companies whose registered office is located in France. Furthermore, at least 75% of the Fund is invested in equities eligible for equity savings plans (PEA). Moneta Multi Caps may also hold corporate and government debt securities with no minimum rating requirement, up to a limit of 25%. The Fund does not rule out taking opportunities outside the Eurozone. However, exposure to securities not denominated in euros or European Union currencies is limited to 10% of the Fund's net assets.

**Custodian:** Societe Generale. Subscriptions and redemptions are centralised by Societe Generale every trading day until 10.00 a.m. and executed at the closing prices on the same day.

**Income distribution policy:** accumulation

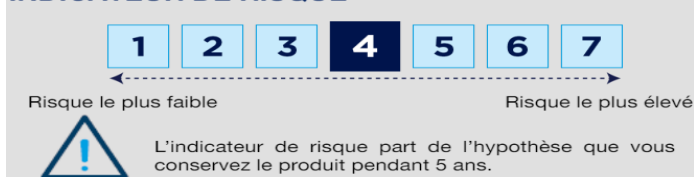
**Eligible for PEA personal equity plans:** yes

**Target retail investors:** In general, the fund is intended for all types of subscribers seeking capital growth in exchange for exposure to equity risk for a minimum recommended investment period of five (5) years. French law fund (FCP) units may not be subscribed by U.S. Persons within the meaning of U.S. Regulation S.

**Insurance:** not applicable as the Fund is not covered by a capital guarantee.

### What are the risks and what's in it for me?

#### INDICATEUR DE RISQUE



The real risk may be very different if you opt to exit before this deadline, and you may get less in return. The synthetic risk indicator enables to assess the level of risk of this product compared with others. It indicates the probability of this product incurring losses in the of market movements or our inability to pay you. We have classified this product in risk class 4 out of 7, which is a class

average risk. level of exposure to the equity market explains the risk level of this French law fund (FCP). In other words, the potential losses linked to the product's future results are at an average level, and if market conditions were to deteriorate, the French law fund (FCP)'s ability to return your initial investment could be affected. In addition, you will be exposed to the following risks (not covered in the in-synthetic risk indicator), namely: concentration risk on certain markets; liquidity risk, when a significant portion of investment is made in financial instruments that may be illiquid under certain circumstances. As this product does not provide protection against market risks, you could lose all or part of your investment.

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### Performance scenarios

The figures shown include all costs of the product itself as well as any 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 you get out of this product depends on future market performance. Future market trends are unpredictable and cannot be accurately predicted.

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performances, as well as the median performance of the product over investment periods of one (1) year and eight (8) years observed over the last ten (5) years. Markets may evolve very differently in the future.

The stress scenario shows what you could achieve in extreme market situations.

Recommended holding period: 5 years			
Exemple investment : EUR 10 000		If you leave after 1 year	If you leave after 5 years
<b>Minimum</b>	There is no guaranteed minimum return. You could lose all or part of your investment.		
<b>Tension scenario</b>	What you could get after deducting costs	4 020 EUR	3 560 EUR
	Average annual yield	-59,76%	-18,64%
<b>Unfavorable scenario</b>	What you could get after deducting costs	8 310 EUR	11 040 EUR
	Average annual yield	-16,95%	2,00%
<b>Intermediate scenario</b>	What you could get after deducting costs	10 430 EUR	13 990 EUR
	Average annual yield	4,30%	6,94%
<b>Favorable scenario</b>	What you could get after deducting costs	15 680 EUR	17 450 EUR
	Average annual yield	56,81%	11,78%

This type of unfavorable scenario occurred for an investment between September 2017 and September 2022.

This type of intermediate scenario occurred for an investment between February 2019 and February 2024.

This type of favorable scenario occurred for an investment between October 2020 and October 2025.

### What happens if Moneta AM is unable to make payments?

The product is a co-owner of financial instruments and deposits separate from the portfolio management company. In the event of the latter's default, the product assets held by the custodian will not be affected.

In the event of default by the custodian, the risk of financial loss to the product is mitigated by the legal segregation of the custodian's assets from those of the product. Holding the product for less than the recommended period is likely to penalize the investor.

### What will this investment cost me?

You may be asked to pay additional costs by the person selling or advising on the product. If this is the case, he or she will inform you of these costs and show you the impact of all costs on your investment.

Costs over time

The tables show the amounts deducted from your investment to cover the various types of costs. These amounts depend on the amount you invest, the length of time you hold the product and the product's return (if any). The amounts shown here are illustrations based on an example investment amount and various possible investment periods.

We assume :

- that in the first year you will recover the amount you invested (0% annual return). For the remaining holding periods, the product evolves as indicated in the intermediate scenario;
- 10,000 are invested.

	If you leave after 1 year	If you leave after 5 years
Total costs	306€	1 615€
Impact of annual costs*	3,08%	2,44% every year

\* It shows the extent to which costs reduce your annual return over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average annual return is expected to be 9.38% before costs and 6.94% after costs.

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### Composition of costs

One-off entry or exit costs		If you leave after 1 year
<b>Entry costs</b>	1,00% of the amount paid when you invest is the maximum you will be charged. The person selling the product will inform you of the actual charges.	up to 100 EUR
<b>Exit costs</b>	The management company does not charge any exit fees.	0 EUR
Recurring costs (charged annually)		
<b>Management fees and other Administrative and operating expenses</b>	1,49% of the value of your investment per year. This estimate is based on actual costs over the past year.	148 EUR
<b>Transaction costs</b>	0,59% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the product. The actual amount varies according to the quantity we buy and sell.	58 EUR
Ancillary costs levied under certain conditions		
<b>Performance related commissions (and interest)</b>	15% inclusive of tax of the Fund's outperformance relative to the benchmark index (CAC All-Tradable) with net dividends reinvested, provided that the net asset value has appreciated in the recommended investment period and in compliance with the high water mark principle as outlined in the prospectus. The actual amount varies depending on the performance of your investment. The variable management costs estimate is based on the average amount charged over the last five years by simulating, where applicable, the periods prior to the creation of the product.	0 EUR

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

The Company recommends that investors hold this product for five (5) years. Subscription and redemption requests are centralised before 10 a.m. on each trading day in Paris with the custodian and executed on the basis of the next

net asset value calculated using the closing prices of the same day. Payment is made on D + 2. The Fund has a redemption cap mechanism. Investors may be penalised if they hold the Fund for less than the recommended period.

### How can I complain?

Any complaint concerning the product or the behavior of its initiator may be addressed to the Management Company via [reclamation@moneta.fr](mailto:reclamation@moneta.fr) or by post:

Moneta Asset Management | 36 rue Marbeuf 75008 Paris | +33 1 58 62 53 30 | [www.moneta.fr](http://www.moneta.fr)

### Other relevant information

**Information:** you can obtain further information (management philosophy, team, prospectus, quarterly letter, remuneration policy, etc.) on [www.moneta.fr](http://www.moneta.fr) or, particularly for half-yearly and annual reports, on request from Moneta Asset Management.

**Net asset value:** The net asset value is calculated daily, on each trading day in Paris with the exception of official public holidays in France. The net asset value is available on the Management Company's website, [www.moneta.fr](http://www.moneta.fr).

**ESG:** The fund takes environmental, social and governance factors into account in its investment, without these factors being a determining factor in investment decisions. Further information available in the fund prospectus and on the [www.moneta.fr](http://www.moneta.fr) website.

**Taxation:** the legislation of the Fund's country of origin, France, has no impact on investors. Depending on your tax status, any capital gains resulting from the ownership of units may be taxable.

**Past performance:** All past performances are available on request from the management company.

**Mediation:** In the event of persistent disagreement, you may also contact the mediators of the Autorité des Marchés Financiers in France, whose contact details are as follows: AMF | 17 Place de la Bourse 75002 Paris | +33 1 53 45 60 00 | [www.amf-france.org](http://www.amf-france.org)

**Additional information for Switzerland:** the prospectus for Switzerland, the DIC, the regulations, the semi-annual and annual reports in French and other information are available free of charge from the representative: Waystone Fund Services (Switzerland) S.A., Av. Villamont 17, 1005 Lausanne, Switzerland. Payment service in Switzerland: Banque Cantonale de Genève, Quai de l'Île 17 - CP 2251, 1211 Geneva 2, Switzerland. The latest share prices are available at [www.swissfunddata.ch](http://www.swissfunddata.ch)