FLORNOY. FERRI

# Key Information Document

## Purpose

This document contains key information about the 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 connected with this product and to help you compare it with other products.

## Product

**OMNIBOND - R Share**
**A sub-fund of the FLORNOY FERRI BOND FUNDS SICAV managed by FLORNOY FERRI**

**Name of the sponsor :** FLORNOY FERRI
**Code ISIN** : FR0011147594
**LEI** : 969500GGWYETGMY50546
**Website :** https://www.flornoyferri.com
**Contact** : Call 01 84 16 13 26 for further information
**Compétente authority :** The French Financial Markets Authority (the AMF) is responsible for supervising FLORNOY FERRI in respect of this key investor information document. FLORNOY FERRI is authorised in France under no. GP-12000007 and regulated by the AMF.
**Date de production du document d'informations clés :** 19/10/2026

## Warning

You are about to invest in a product that is not simple and may be difficult to understand.

## What is this product ?

**Type :** OMNIBOND is a sub-fund of FLORNOY FERRI BOND FUNDS, a variable capital investment company incorporated under French law.
**Duration :** The lifespan of this product is 99 years. This period may be extended or the CIS may be wound up early at the initiative of the Chairman. The terms of extension or dissolution are described in more detail in the SICAV's articles of association.
**Objectives :** It aims to achieve, over the recommended investment period of at least two years, a performance similar to or higher than the €STR + 100 BPS index, net of fixed management fees. Its indicator is €STR + 100 BPS. This indicator is used as a post-assessment tool. The management strategy is discretionary and unconstrained by the index.
OMNIBOND's management is based on discretionary management and relies on a rigorous selection of securities ("bond picking"), carried out using various strategies that combine:
◦ a top-down approach (analysis of the economic context followed by security selection), based on macroeconomic criteria, for determining the strategy for exposure to interest rate risk (sensitivity, duration, yield curve positioning) and, secondarily, to currency risk.
◦ a bottom-up approach (analysis of the characteristics of each issuer and each issue), based on micro-economic criteria and on internal or external financial analysis, to determine the portfolio's exposure to specific risks (sectors, issuers, securities).
The investment strategy, based on interest rate and credit risk management, aims to select securities with a maturity close to that of the index, but not exclusively. It is dependent on changes in the euro fixed income markets and movements in the euro area interest rate curve. For the selection and monitoring of fixed-income securities, the management company does not exclusively or automatically use rating agencies. It favours its own credit analysis, which serves as the basis for management decisions taken in the interest of unitholders.
In order to achieve its management objective, the fund is permanently exposed to fixed-income securities, whether issued by public or private issuers.
The CIS may invest:
◦ up to a maximum of 100% of its assets in fixed-income products denominated in euros: public or private debt securities and money market instruments whose minimum issuer rating is "investment grade"
◦ up to a maximum of 60% in speculative securities belonging to the high-yield category, according to the analysis of the management company or that of the rating agencies.
up to 10% of its assets in French or foreign UCITS and in European AIFs and/or investment funds established on the basis of foreign law meeting the four criteria of Article R214-13 of the French Monetary and Financial Code.
The geographical region of issuers of fixed-income securities is the eurozone and/or OECD member countries and, on an ancillary basis, non-OECD countries (maximum 10%), with no predefined country allocation. Exposure to and/or investment in fixed income products from emerging countries, as defined by the IMF, will not exceed 10% of net assets.
The fund will be managed within a sensitivity range of 0 to 7. The CIS is exposed to:
◦ a maximum of 60% in securities whose issuers are unrated or rated below investment grade according to the analysis of the management company or that of rating agencies. These securities, belonging to the high-yield category, which carry a higher default risk and offer higher returns, will be monitored and researched by the management company.
◦ a maximum of 10% to currency risk.
◦ a maximum of 10%, directly or indirectly, to equity risk, including exposure resulting from the use of securities with embedded derivatives.
The CIS may invest:
◦ Derivative financial instruments:
• The fund may use simple or conditional derivative instruments (futures and options) traded on regulated and/or organised markets to hedge or expose the portfolio to interest rate, credit, currency and equity risks.
◦ Securities with embedded derivatives: traded on regulated, organised or over-the-counter markets to expose the portfolio to interest rate, currency, credit and equity risks.
◦ up to a maximum of 20% of net assets in conventional convertible bonds, rated or unrated (excluding synthetic convertible bonds);
◦ Up to 100% of net assets in:
■ bonds with an early redemption option at the issuer's or unitholder's discretion (callable or puttable bonds), without other optional or complex features
■ EMTNs incorporating standard financial contracts.
Up to a maximum of 5% in warrants and subscription rights from securities in portfolios
**Benchmark :** Indice €STR + 100 BPS
**Allocation of income :** Accumulation
**Subscription/redemption conditions :** Subscription and redemption orders are centralised every business day until 11:30 a.m. (D) and executed on the basis of the next net asset value calculated using the same day's closing market prices (D). The net asset value is calculated each day, except on public holidays in France (within the meaning of Article L.3133-1 of the French Labour Code), even if the reference exchange(s) are open, and/or on stock exchange closure days (Euronext SA calendar).
**Targeted retail investors :** All subscribers
**Dépositary :** BANQUE FEDERATIVE DU CREDIT MUTUEL (BFCM)
The prospectus, the annual reports and the latest periodic documents, as well as all other practical information and in particular where to find the latest price of the units, are available on our website https://www.flornoyferri.com or upon written request, free of charge, to: FLORNOY FERRI - 87-89 avenue Kléber, 75116 Paris.

## What are the risks and what could I get in return?

**Risk indicator**




Lower risk — Highest risk

The risk indicator assumes that you keep the shares 2 years

The actual risk may be very different if you choose to exit before maturity, and you could get back less.

The synthetic risk indicator is used to assess the risk level of this product compared to others. It indicates the likelihood that this product will incur losses in the event of market movements or if we are unable to pay you.
We have classified the product in risk class 2 out of 7, which is a low-risk class.

In other words, the potential losses related to the future results of the product are at a low level and, if the situation were to deteriorate in the financial markets, it is very unlikely that our ability to pay you will be affected.

Materially relevant risks not taken into account in the indicator: Credit risk: this is the risk of a decline in the credit quality of a private issuer or of its default. The value of the debt securities in which the FCP is invested may fall, leading to a fall in the net asset value.
Liquidity risk: In volatile market conditions, the prices of securities in the portfolio may experience significant fluctuations. It may sometimes be difficult to unwind certain positions under favourable conditions for several consecutive days. There is no guarantee that the liquidity of financial instruments and assets will always be sufficient. Indeed, the fund's assets may be affected by adverse market movements, which could make it more difficult to adjust positions under favourable conditions.

For more information, please refer to the risk profile of the prospectus.

**Performance scenarios (amounts expressed in euros):**
The figures shown include all costs of the product itself but not necessarily 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 you get from this product depends on the future performance of the market. The future performance of the market is uncertain and cannot be accurately predicted. The adverse, intermediate and favourable scenarios presented are examples using the best and worst performances, as well as the average performance of the product over the last 10 years. Markets could perform very differently in the future.
The stress scenario shows what you could get in extreme market situations.

| **Recommended holding period: 2 years.**<br>**Investment example: €10,000**<br>**Scénarios** | | **If you exit after 1 year** | **If you exit after 2 years** |
|---|---|---|---|
| **Minimum** | **There is no guaranteed minimum return. You may lose all or part of your investment.** | | |
| **Stress** | **What you might get back after costs** | **7 740 EUR** | **8 620 EUR** |
| | Average return each year | -22,58% | -7,17% |
| **Unfavourable** | **What you might get back after costs** | **9 130 EUR** | **8 850 EUR** |
| | Average return each year | -8,69% | -5,94% |
| **Moderate** | **What you might get back after costs** | **10 440 EUR** | **10 690 EUR** |
| | Average return each year | 4,39% | 3,38% |
| **Favourable** | **What you might get back after costs** | **12 050 EUR** | **12 450 EUR** |
| | Average return each year | 20,53% | 11,58% |

Unfavourable scenario: this type of scenario occurred for an investment between march 2018 and march 2020
Intermediate scenario: this type of scenario occurred for an investment between june 2020 and june 2022
Favourable scenario: this type of scenario occurred for an investment between march 2023 et march 2025

## What happens if FLORNOY FERRI is unable to pay out?

The Fund does not have any guarantee or compensation system for investors. Thus, in the event of default by the Management Company or the Fund itself, you may lose your entire investment. The repayment of your investment, performance and return are not guaranteed under any circumstances. Your loss will not be covered by a compensation scheme or guarantee scheme. The underlying assets of the product are held separately by the Depositary. In the event of depositary default, the risk of financial loss of the Product is mitigated due to the legal segregation of the depositary's assets and those of the Product.

## What are the costs?

The person who sells or advises you about this product may ask you to pay additional costs. If this is the case, this person will inform you about these costs and show you the impact of these costs on your investment.
**Costs over time (amounts expressed in euros) :**
The tables show the amounts deducted from your investment to cover the different types of costs. These amounts depend on how much you invest, how long you hold the product and the product's return. The amounts shown here are illustrations based on an example of an investment amount and different possible investment periods.
We assumed:

- that in the first year you would get back the amount you invested (annual return of 0%). That for the other holding periods, the product evolves as shown in the moderate scenario.
- €10,000 is invested

| | If you exit after 1 year | If you exit after 2 years |
|---|---|---|
| **Total costs** | **174 EUR** | **375 EUR** |
| **Impact of annual costs (*)** | 1,74% | 1,79% |

(*) This shows the extent to which costs reduce your return annually 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 5.17% before costs and 3.38% after costs.

Structure of costs :

| **One-off costs on entry or exit** | | **If you exit after 1 year** |
|---|---|---|
| Entry costs | We do not charge entry costs for this product. | 0 EUR |
| Exit costs | We do not charge exit costs for this product. | 0 EUR |
| **Ongoing costs deducted each year** | | |
| Management fees and other administrative and operating expenses | 1,11 % of the value of your investment per year. This estimate is based on actual costs over the past year. | 111 EUR |
| Transaction costs | 0,11 % 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 depending on the performance of your investment. The above estimate of total costs includes the average over the past 5 years. | 11 EUR |
| **Incidental costs deducted under certain conditions** | | |
| Performance fees and incentive fees | 15% of the outperformance of the benchmark (Bloomberge Developed Market Large & Mid Cap Net Return EUR) even if this performance is negative and in the absence of underperformance over the previous five years. This performance is invoiced based on the Fund's financial year-end. This estimate is based on actual costs over the past 5 years. | 52 EUR |

Different costs apply depending on the investment amount. For more information, please refer to the fees and commissions in the prospectus.

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

**Recommended holding period** : There is no minimum holding period for this product, but there is a recommended holding period that has been calculated in line with the fund's investment objectives. Given its characteristics and the nature of its underlying assets, this product is designed for long-term investments; you should be prepared to remain invested for more than two years.
This product uses a redemption-limiting mechanism ("Gates") and/or a swing pricing mechanism, the operating terms of which are described in the prospectus.

## How can I complain?

FLORNOY FERRI informs its Clients that it is implementing a complaint handling procedure. For optimal handling, any complaint sent by post must be sent to the Legal Department of FLORNOY FERRI - 87-89 Av. Kléber, 75116 Paris. A description of the complaints handling process is available on our website at https://www.flornoyferri.com.

## Other relevant information

You may obtain more product-specific information on the company's website at https://www.flornoyferri.com.

The prospectus and the latest annual and periodic documents are sent free of charge within eight working days upon simple written request to: FLORNOY FERRI - 87 - 89 avenue Kléber - 75116 Paris.

You can also find information on the past performance of the product over the last 10 years and on the calculation of performance scenarios on our website at https://www.flornoyferri.com.

When this product is used as a unit-linked vehicle for a life insurance or endowment policy, additional information about this policy, such as the costs of the policy, which is not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of the failure of the insurance company, is presented in the key information document of this policy that must be provided by your insurer or broker or any other insurance intermediary in accordance with its legal obligation.