

Amundi Lifecycle ETFs: Keeping your clients in line with their goals

Wouter van Dorp - Head of ETF & Indexing Netherlands

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Information on Amundi's responsible investing can be found on amundiETF.com and amundi.com.
The investment decision must take into account all the characteristics and objectives of the Fund, as described in the relevant Prospectus. Document intended exclusively for Professional Investors and Eligible Counterparties within the meaning of European Directive 2014/65/EU of 15 May 2014 (the "MiFID Directive") or Institutional investors acting as principal. In Switzerland, it is solely for the attention of qualified investors, as defined in Swiss applicable laws and regulations.



Amundi, #1 European asset manager



8th
global
asset manager¹



>100
million
retail clients



600
savings and wealth managers
1,000
institutional and
corporate clients



An **offering** in **active**
and **passive**
management, in
traditional and
real assets



A comprehensive offering
in **technology**
and **services**



1st among the 10 largest
global asset managers
for its votes on
environment and
social-related
shareholder resolutions²



5,500
employees



35 countries

Amundi data as at 30/09/2025.

1. Source: IPE "Top 500 Asset Managers" published in June 2025, based on assets under management as at 31/12/2024.

2. UK organisation ShareAction's Voting Matters 2024 report.

A global offering with a solution for every need

Expansive global platform with dedicated local presence



Equity

High quality, liquid ETFs on popular indices like S&P 500, MSCI World and EuroStoxx 50¹

247 ETFs
€243.9 bn of AuM



Fixed Income

Access bond markets easily and cost-effectively² with the Amundi ETF fixed income range

88 ETFs
€60 bn of AuM



ESG & Climate

Making it easier for everyone to invest responsibly with a large range of ESG & Climate UCITS ETFs

133 ETFs
€86.2 bn of AuM

Powered by a best-in-class platform:

Full choice of index replication:
Market leader in Synthetic replication

Variety in **fund domiciles**
and **wrappers**

Enhanced liquidity and market access,
through an expert Capital Markets team

Information on Amundi's responsible investing can be found on amundiETF.com and amundi.com. The investment decision must take into account all the characteristics and objectives of the Fund, as described in the relevant **Prospectus**. Unless otherwise stated, source for all data in this slide is Amundi, as of 30/09/2025. Data is for indicative purposes only & subject to change. 1. For more information regarding the index methodology, please refer to index provider website. 2. Refers to the management fees and other administrative or operating costs of the fund. For more information regarding all the costs supported by the fund, please refer to its Key Information Document (KID). Transaction cost and commissions may occur when trading ETF.

Voting and engagement

ShareAction» “Voting Matters 2024” report ranks Amundi #1 among top five ETF providers

ShareAction Report 2024¹



Europe takes a leading role

- Top 26 AMs are European
- European AMs voted in favour of **81% of the resolutions** vs 19% for their US counterparts

“Support for shareholder resolutions has hit an all-time low, driven by the voting behaviour of large US asset managers.”¹



Amundi #1 among the top 5 ETF providers in Europe

- Amundi’s overall **96% score** compares to an average of 38% among the rest of the top five largest ETF issuers in Europe²
- Overall, **Amundi ranks #6**, a 9-ranking gap to the next ETF issuer

Amundi’s voting & engagement at glance³



10,500+

general meetings in 2024



99%

of voted meetings



80%

of the E&S shareholder proposals submitted to a vote backed by Amundi

2,800+ issuers engaged on:

- 1 Transition to a low carbon economy
- 2 Natural capital preservation⁴
- 3 Human rights
- 4 Social safeguards
- 5 Strong governance for sustainable development

1. ShareAction 2024 Report: Full report available here: <https://shareaction.org/reports/voting-matters-2024>. 2. Top Five ETF Issuers in Europe include: BlackRock, DWS, Vanguard, UBS, and Amundi, source ETFGI ETFs industry in Europe industry insights report, as of December 2024. 3. Amundi Voting Report 2024 and engagement figures 2024. 4. Ecosystem protection & fight against biodiversity loss. **Information on Amundi’s responsible investing can be found on [amundietf.com](https://amundi.com) and amundi.com.** All trademarks and logos used for illustrative purposes in this document are the property of their respective owners.

Amundi Lifecycle ETFs

Lifecycle ETFs in practice

Awareness campaign centred on goals-based investing

Educational campaign helping end investors think about specific, long-term life goals, such as buying a house, retirement of investing in children's education.

We developed online content for web and through an interactive brochure to help them think methodically and plan.



A single ETF solution for personal lifecycle projects

Goals-based investing through ETFs

Investment Objectives

Single ETF solution

Providing ready-made diversified life cycle solutions to meet long term saver needs.
Reducing risk and giving access to thousands of stocks or shares in one simple, low-cost investment.

Our Solutions

Diversification

Our Lifecycle ETFs are **designed to be diversified¹** through investment in four components.

Pre-determined Allocation

The ETFs provide a **simple and transparent asset allocation trajectory** matched to investor needs.

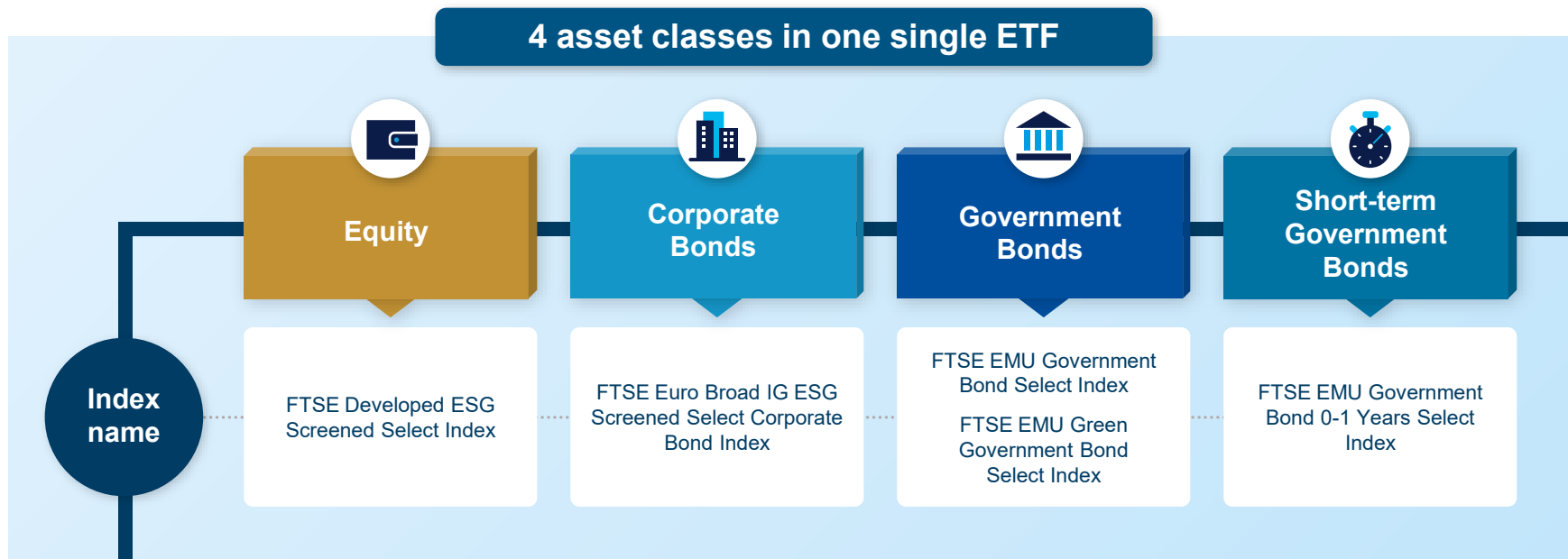
Pricing

Our Lifecycles are available at **very low costs²** – 0.18%

1. Diversification does not guarantee a profit or protect against a loss 2. Management fees refer to the management fees and other administrative or operating costs of the fund. For more information regarding all the costs supported by the fund, please refer to its Key Information Document (KID). Transaction cost and commissions may occur when trading ETF.

Lifecycle ETFs asset class mix

Diversification¹ & liquidity

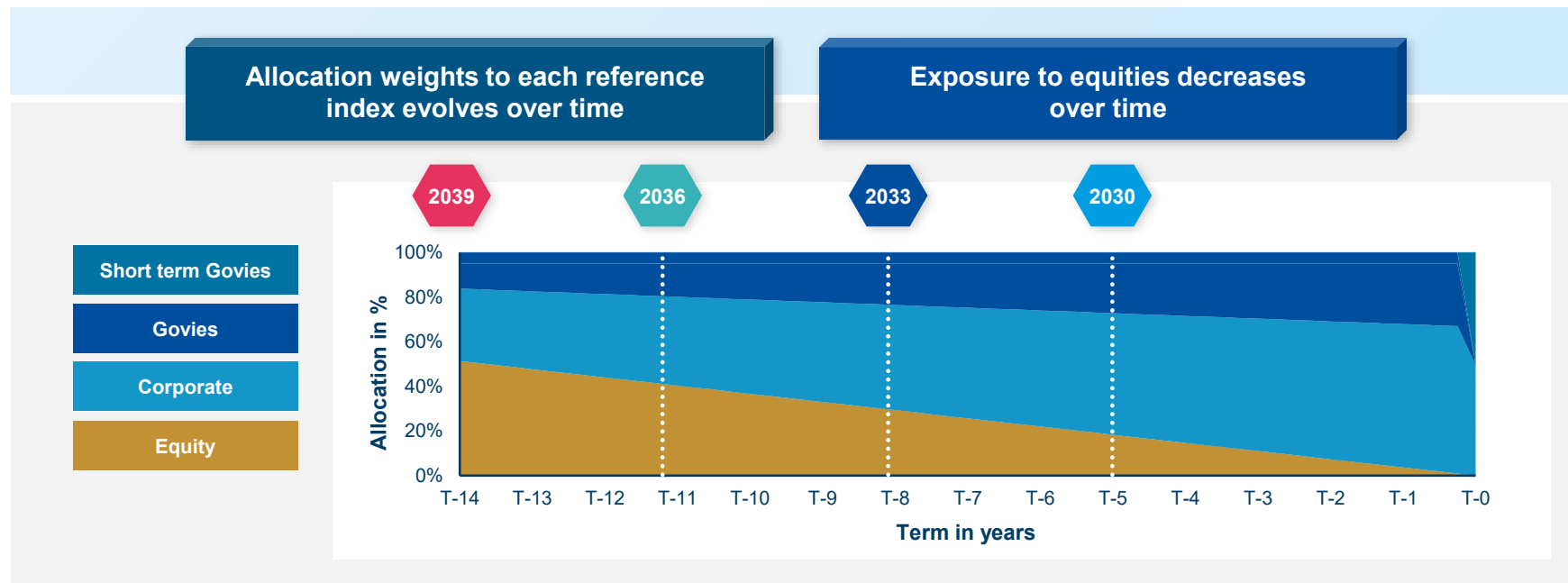


Source: Amundi ETF / FTSE. For more information about the index methodology please refer to the prospectus or FTSE website.

1. Diversification does not guarantee a profit or protect against a loss.

An automatic de-risking approach

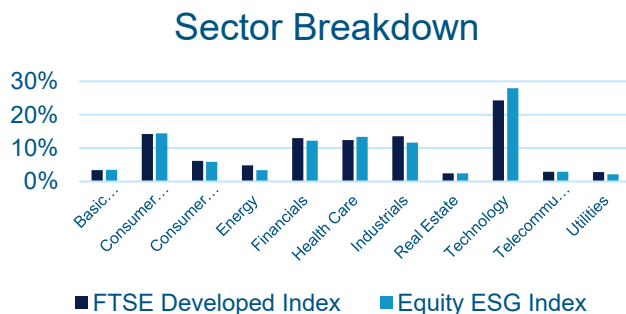
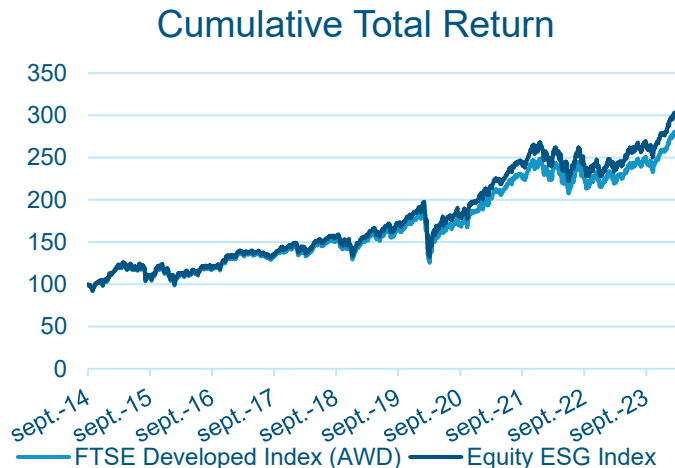
Asset-allocation gradually shifts from equities to bonds



Information given for indicative purposes only, may change without prior notice.

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Lifecycle ETF – Equity ESG Index



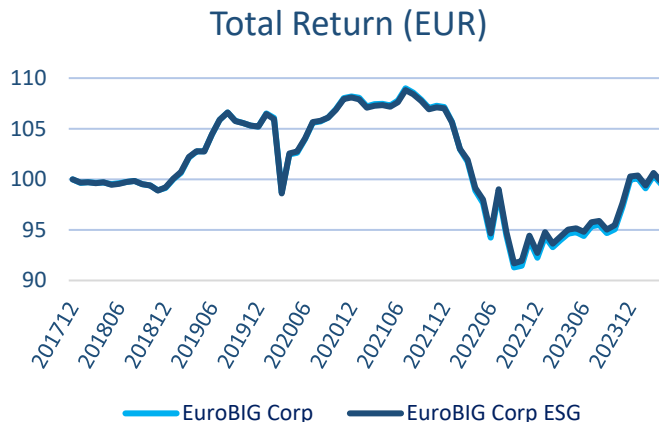
Source: FTSE Russell - data in EUR based on period from 19-Sep-14 to 14-Mar-24

	FTSE Developed Index	Equity ESG index
Return p.a. (%)	9,58	10,46
Tracking Error p.a. (%)	NA	0,84%
Number of Constituents (avg)	2146	1430
Top 10 Stock Weight (avg) (%)	13,29	16,39
Volatility p.a. (%)	15,49	15,68
Risk/Reward Ratio	0,74	0,79
Max. Drawdown (%)	-33,67	-33,13

Overall Equity ESG Index construction:

- Controversial Activity exclusions: Companies in violation of UNGC/OECD Guidelines, Controversial Weapons, Tobacco, Thermal coal (mining and power generation), Unconventional O&G (shale, sand, arctic), Military contracting.
- ESG score exclusions: Following above exclusions, stocks with the worst ESG score are removed until at least 20% of companies are removed within each ICB Industry sector.
- Geographical aggregation: The above process is performed on America, Europe and Asiapac. Then the three sub-indexes are aggregated together.
- Final ESG Exclusion: On the above aggregated index, companies in the Worst 20% based on their ESG score are excluded.

Lifecycle ETF – Corporate ESG Index



Source: FTSE Russell - data monthly in EUR

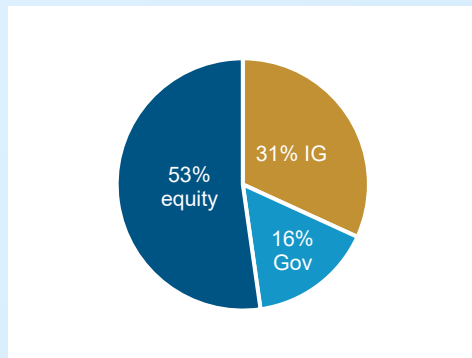
April 24	EuroBIG Corp	EuroBIG Corp ESG
Tracking error (bps)	NA	17.53
Yield to maturity (%)	3.84	3.87
Eff Duration	4.46	4.42
Bond Count	3638	2358
No. Issuers	639	366

Overall Corporate ESG Index construction:

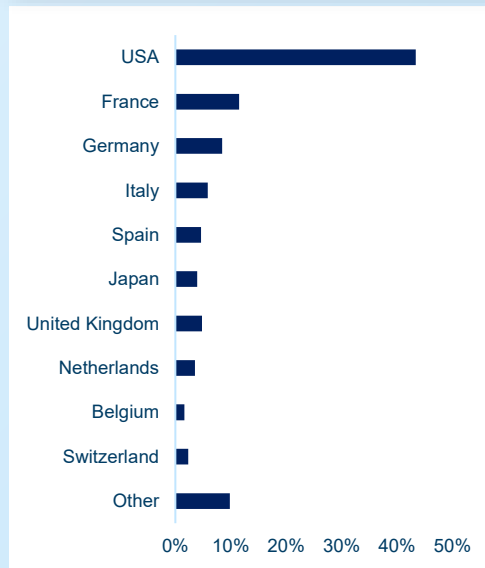
- Controversial Activity exclusions: Companies in violation of UNGC/OECD Guidelines, Controversial Weapons, Tobacco, Thermal coal (mining and power generation), Unconventional O&G (shale, sand, arctic), Military contracting.
- ESG score exclusions: Ensure that a minimum of 20% of the number of issuers must be excluded through ESG considerations. This 20% exclusion is based on the combination of above exclusions and FTSE ESG score. In case of a breach of the 20% exclusion threshold, a 5% buffer is applied to reach 25% exclusion at rebalancing period. ESG selectivity is performed by GLIC sector and on the aggregated index.

Deep dive - FTSE Lifecycle 2039 ESG Screened Select Index

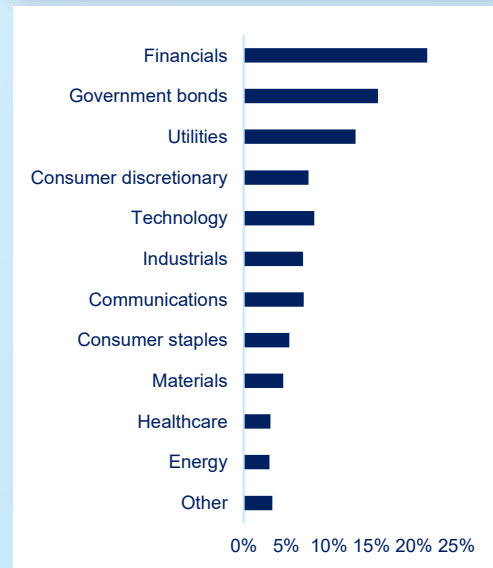
Asset class breakdown



Country breakdown



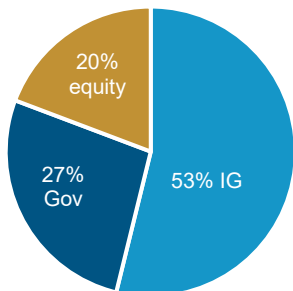
Sector breakdown



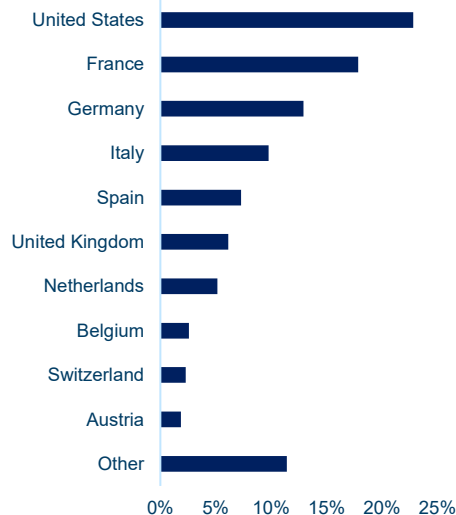
Source: Amundi ETF – Data as of 30/09/2025

Deep dive - FTSE Lifecycle 2030 ESG Screened Select Index

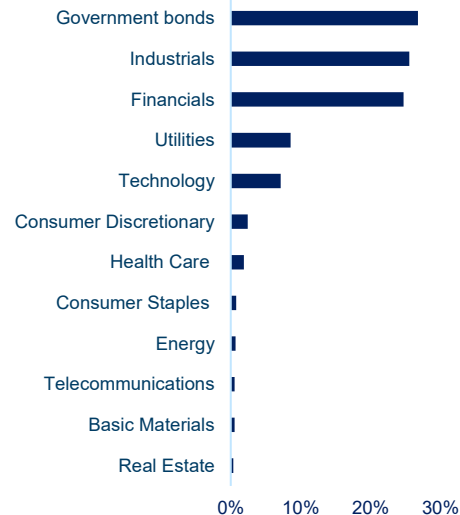
Asset class breakdown



Country breakdown



Sector breakdown



Source: Amundi ETF – Data as of 30/09/2025

Amundi Lifecycle ETFs - Our range



One single instrument for
a multi-assets allocation¹



Unique &
Innovative²



SFDR 8

ETF Name	Income Treatment	ISIN	Tickers	Management fees ³	Risk Indicator ⁴
Amundi Lifecycle 2030 UCITS ETF Acc	Accumulating	LU2872291948	LC30 GY (EUR)	0.18%	3
FTSE Lifecycle 2030 ESG Screened Select Index			LC30 FP (EUR)		
Amundi Lifecycle 2033 UCITS ETF Acc	Accumulating	LU2872292086	LC33 GY (EUR)	0.18%	3
FTSE Lifecycle 2033 ESG Screened Select Index			LC33 FP (EUR)		
Amundi Lifecycle 2036 UCITS ETF Acc	Accumulating	LU2872292169	LC36 GY (EUR)	0.18%	3
FTSE Lifecycle 2036 ESG Screened Select Index			LC36 FP (EUR)		
Amundi Lifecycle 2039 UCITS ETF Acc	Accumulating	LU2872292243	LC39 GY (EUR)	0.18%	3
FTSE Lifecycle 2039 ESG Screened Select Index			LC39 FP (EUR)		



1. Diversification does not guarantee a profit or protect against a loss. 2. Unique ETFs replicating a FTSE multi-assets indices, based on the European UCITS ETF market, as of September 2025. 3. Management fees refer to the management fees and other administrative or operating costs of the fund. For more information regarding all the costs supported by the fund, please refer to its Key Information Document (KID). Transaction cost and commissions may occur when trading ETF. 4. 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. Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. For further information, please refer to the prospectus of the fund. SFDR: "Sustainable Finance Disclosure Regulation" –2019/2088/EU. EU regulation that requires, amongst other things, the classification of financial products according to their ESG intensity. A fund is referred to as "Article 8" if it promotes ESG characteristics in tandem with other financial objectives, or "Article 9" when it has a sustainable investment objective. Any fund that does not comply with the two previous categories is an "Article 6" fund. Information on Amundi's responsible investing can be found on amundi.com and amundi.com. The investment decision must take into account all the characteristics and objectives of the Fund, as described in the relevant Prospectus.

The ultimate tips to know

Setting specific pillars

Diversification

- Investors are exposed to **multiple asset classes**¹ to cushion the impact of market fluctuations on the overall portfolio².

Risk profile & target dates

- Investors opt for their **preferred target dates depending on their risk profiles and objectives**.

Time horizon alignment

- **Allocation to asset classes evolve over time** from riskier allocation to more conservative asset mix

Simple rebalancing

- Portfolios are automatically rebalanced to **maintain the desired strategic asset allocation**

1. Diversification does not guarantee a profit or protect against a loss - 2. Past performance are not a reliable indicator for future performance.

Engaging with clients on Lifecycle ETFs

Our educational guide gives support on how individuals can start **planning and investing for specific life goals** and how Amundi ETFs can support their long-term investments through Lifecycle ETFs.

Keep your eyes on the target

Traditional investing often puts a lot of emphasis on maximizing returns, even at the expense of individual aspirations.

However, a new approach is gaining popularity—one that aligns investment strategies with personal goals. This method, known as 'goals-based investing' (GBI), ushers in a new way of thinking about financial planning that isn't all about chasing returns or beating the market.



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Why choose Amundi Lifecycle ETFs?

#1

Simple

The Amundi Lifecycle ETFs do all the hard work for you. So they could be ideal for long-term investors who lack the time or expertise to manage their investments on a day-to-day basis.

#2

Low cost

At the same time, this series of funds are cost-effective, with management fees of only 0.18%.⁸ Within the context of long-term investing, this can really make a difference to the potential returns.

#3

Accessible

This range of Lifecycle ETFs also offer flexibility and accessibility. Whilst they are designed to be held for five years or more, investors can rest assured that they can sell their investment at any time.

What is goals-based investing?

At heart, goals-based investing is driven by personalization. It encourages investors to define their financial objectives and time horizon clearly, right at the start of the investment journey – be it saving up for a dream home, funding a child's education or planning for retirement.

This clarity transforms the investment process from a mere numbers game into a more purposeful journey towards achieving their desired outcomes.

By focusing on specific goals instead of just returns, investors can consider tailored strategies that reflect their unique risk tolerances, time horizons and financial needs.

"Goals-based investing ushers in a new way of thinking about financial planning that isn't all about chasing returns."



How to invest in Lifecycle ETFs

As with all goals-based investing, the Lifecycle ETF is all about setting specific targets, being clear on what your time horizon is and then making adjustments based on your evolving approach to risk.

To find out more about the each of the Lifecycle ETFs in the Amundi range, click on one of the target dates below:

2030

Amundi
Lifecycle 2030
UCITS ETF

2033

Amundi
Lifecycle 2033
UCITS ETF

2036

Amundi
Lifecycle 2036
UCITS ETF

2039

Amundi
Lifecycle 2039
UCITS ETF



Questions?



End investor campaign

– DISCLAIMER 1/2

KNOWING YOUR RISK

It is important for potential investors to evaluate the risks described below and in the fund's Key Information Document ("KID") and prospectus available on our websites www.amundielf.com.

CAPITAL AT RISK - ETFs are tracking instruments. Their risk profile is similar to a direct investment in the underlying index securities. Investors' capital is fully at risk and investors may not get back the amount originally invested.

UNDERLYING RISK - The underlying index securities of an ETF may be complex and volatile. For example, ETFs exposed to Emerging Markets carry a greater risk of potential loss than investment in Developed Markets as they are exposed to a wide range of unpredictable Emerging Market risks.

REPLICATION RISK - The fund's objectives might not be reached due to unexpected events on the underlying markets which will impact the index calculation and the efficient fund replication.

COUNTERPARTY RISK - Investors are exposed to risks resulting from the use of an OTC swap (over-the-counter) or securities lending with the respective counterparty(-ies). Counterparty(-ies) are credit institution(s) whose name(s) can be found on the fund's website amundielf.com. In line with the UCITS guidelines, the exposure to the counterparty cannot exceed 10% of the total assets of the fund.

CURRENCY RISK - An ETF may be exposed to currency risk if the ETF is denominated in a currency different to that of the underlying index securities it is tracking. This means that exchange rate fluctuations could have a negative or positive effect on returns.

LIQUIDITY RISK - There is a risk associated with the markets to which the ETF is exposed. The price and the value of investments are linked to the liquidity risk of the underlying index securities. Investments can go up or down. In addition, on the secondary market liquidity is provided by registered market makers on the respective stock exchange where the ETF is listed. On exchange, liquidity may be limited as a result of a suspension in the underlying market represented by the underlying index tracked by the ETF; a failure in the systems of one of the relevant stock exchanges, or other market-maker systems; or an abnormal trading situation or event.

VOLATILITY RISK - The ETF is exposed to changes in the volatility patterns of the underlying index relevant markets. The ETF value can change rapidly and unpredictably, and potentially move in a large magnitude, up or down.

CONCENTRATION RISK - ETFs can select a large portion of their assets in a particular issuer, industry, stocks or type of bonds, country or region for their portfolio. Where selection rules are extensive, it can lead to a more concentrated portfolio where risk is spread over fewer stocks. Where selection rules are extensive, it can lead to a more concentrated portfolio where risk is spread over fewer stocks. This can mean both higher volatility and a greater risk of loss.

IMPORTANT INFORMATION

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The Funds are Amundi UCITS ETFs and Amundi ETF designates the ETF business of Amundi.

Amundi UCITS ETFs are passively-managed index-tracking funds. The Funds are French, Luxembourg open ended mutual investment funds respectively approved by the French Autorité des Marchés Financiers, the Luxembourg Commission de Surveillance du Secteur Financier, and authorised for marketing of their units or shares in various European countries (the Marketing Countries) pursuant to the article 93 of the 2009/65/EC Directive.

– DISCLAIMER 2/2

The Funds can be French Fonds Communs de Placement (FCPs) and also be sub-funds of the following umbrella structures:

- Amundi Index Solutions, Luxembourg SICAV, RCS B206810, located 5, allée Scheffer, L-2520, managed by Amundi Luxembourg S.A.
- Multi Units France, French SICAV, RCS 441 298 163, located 91-93, boulevard Pasteur, 75015 Paris, France managed by Amundi Asset Management located 91-93, boulevard Pasteur, 75015 Paris
- Multi Units Luxembourg, RCS B115129, Luxembourg SICAV located 9, rue de Biltburg, L-1273 Luxembourg, managed by Amundi Luxembourg S.A. located 5, allée Scheffer, L-2520 Luxembourg

Before any subscriptions, the potential investor must read the offering documents (KID and prospectus) of the Funds. The prospectus in French for French UCITS ETFs, and in English for Luxembourg UCITS ETFs, and the KID in the local languages of the Marketing Countries are available free of charge on www.amundi.com or www.amundiETF.com. They are also available from the headquarters of Amundi Luxembourg S.A. (as the management company of Amundi Index Solutions and Multi Units Luxembourg), or the headquarters of Amundi Asset Management (as the management company of Amundi ETF French FCPs and Multi Units France). For more information related to the stocks exchanges where the ETF is listed please refer to the fund's webpage on amundiETF.com.

Investment in a fund carries a substantial degree of risk (i.e. risks are detailed in the KID and prospectus). Past Performance does not predict future returns. Investment return and the principal value of an investment in funds or other investment product may go up or down and may result in the loss of the amount originally invested. All investors should seek professional advice prior to any investment decision, in order to determine the risks associated with the investment and its suitability.

It is the investor's responsibility to make sure his/her investment is in compliance with the applicable laws she/he depends on, and to check if this investment is matching his/her investment objective with his/her patrimonial situation (including tax aspects).

Please note that the management companies of the Funds may de-notify arrangements made for marketing as regards units/shares of the Fund in a Member State of the EU or the UK in respect of which it has made a notification.

A summary of information about investors' rights and collective redress mechanisms can be found in English on the regulatory page at <https://about.amundi.com/legal-documentation> with respect to Amundi ETFs.

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Updated composition of the product's investment portfolio is available on www.amundiETF.com. Units of a specific UCITS ETF managed by an asset manager and purchased on the secondary market cannot usually be sold directly back to the asset manager itself. Investors must buy and sell units on a secondary market with the assistance of an intermediary (e.g. a stockbroker) and may incur fees for doing so. In addition, investors may pay more than the current net asset value when buying units and may receive less than the current net asset value when selling them.

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Amundi Asset Management

French "Société par Actions Simplifiée" - SAS with a share capital of €1 143 615 555

Portfolio management company approved by the French Financial Markets Authority (Autorité des Marchés Financiers) under no.GP 04000036

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