Key Information Document

ANDBANK asset management

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.

Inspire (The "Sub-Fund")

a sub-fund of **OMNES FCP (The "Fund")**

Class R – LU3216172802

INTENDED FOR RETAIL INVESTORS

PRIIP manufacturer: Andbank Asset Management Luxembourg
https://www.andbank.com
For more information, call +352 27 49 76 1
The Commission de Surveillance du Secteur Financier ("CSSF") in Luxembourg is responsible for supervising Andbank Asset Management Luxembourg in relation to this Key Information Document.
Inspire is authorised in Luxembourg and regulated by the CSSF.
This product is managed by Andbank Asset Management Luxembourg, which is authorised in Luxembourg and supervised by the CSSF.

Accurate as of: 9 December 2025

What is this product?

Type

- This product is a class of units of the Sub-Fund and denominated in EUR. The Fund is an open-ended common fund with variable capital (*Fonds Commun de Placement* or "FCP") and qualifies as an Undertaking for Collective Investments in Transferable Securities ("UCITS"), subject to Part I of the Luxembourg law of 17 December 2010 related to undertakings for collective investments ("Investment Fund Law"), transposing Directive 2009/65/EC related to UCITS.
- As an investment fund, the return of the Sub-Fund depends on the performance of its underlying assets.

Investment objective:

- The Sub-Fund aims to achieve long-term capital appreciation by investing in a global equity portfolio.
- The Sub-Fund will seek to build a diversified portfolio of high-quality mid- and large-cap stocks with consistent growth characteristics, investing predominantly in issuers domiciled in OECD and European Union countries.
- The selection of investments will be based on fundamental analysis aimed at identifying issuers with consistent competitive advantages, strong and consistent free cash flow generation, high returns on invested capital, and robust balance sheets. The investment strategy emphasizes capital preservation through prudent asset selection.
- In addition to financial criteria, the Sub-Fund also follows ethical and socially responsible investment criteria, in accordance with the values of the Social Doctrine of the Catholic Church. This approach is based on both positive screening criteria and negative or exclusionary criteria, applied under the guidance of the USCCB (United States Conference of Catholic Bishops) and the CEI (Italian Episcopal Conference). In this sense, positive screening criteria favours issuers that respect human dignity, promote social justice, protect life, and act as responsible stewards of creation. On the other side, negative or exclusionary criteria apply to issuers with activities related to abortion, gambling, production of tobacco or recreational cannabis, manufacture of nuclear or chemical weapons, among others.
- These criteria allows the investment manager to identify companies flagged for one or more underlying exclusion factors and to define the investable universe of the Sub-Fund. This investable universe is then filtered through data tools provided by the most suitable external providers, in order to select those companies that align with the described ethical principles.
- More concretely, the Sub-Fund uses mainly MSCI ESG Research's Christian Values Screening methodology to define its investment universe.
- The investment manager takes the final investment decision over the defined investable universe based on the financial criteria mentioned above.
- The process will be performed on an ongoing basis.
- The methodology applied is consistent with the guidance of the USCCB and the CEI and, therefore, excludes from the investment universe companies engaged in activities incompatible with the Social Doctrine of the Catholic Church – such as, non-exhaustive list, abortion, contraceptives, embryonic stem cell research and adult entertainment.
- An ethics committee will meet quarterly to ensure compliance with this investment policy.

Investment policy:

- The Sub-Fund seeks to achieve its investment objective by investing at least 80% of its assets in equity and equity-linked instruments (including but not limited to ordinary or preferred shares, American depositary receipts (ADRs), global depositary receipts (GDRs) and closed-ended real estate investment trusts (REITs)) across a wide range of industries, and with a predominant allocation to mid- and large-cap companies.
- The Sub-Fund will mainly invest in OECD and European Union countries, but it may however take exposure to emerging markets funds up to 20% of the assets of the Sub-Fund including indirect investments in China up to 10% of the net assets through ADRs/ GDRs and investment funds.
- The Sub-Fund may invest up to 10% of its assets in units or shares of other UCITS or UCIs.
- The Sub-Fund may use financial derivative instruments for both hedging and investment purposes. These may include, but are not limited to, interest rate and credit derivatives, currency forwards and futures, options, and OTC derivatives. The Sub-Fund may have up to 100% of its net assets exposed to market risk through the use of derivatives.
- The Sub-Fund may hold, up to 20% of its net assets, in ancillary liquid assets which consist of bank deposits at sight in accordance with the provisions of article 41(2) of the Investment Fund Law. Notwithstanding the above provision, the above mentioned 20% limit shall only be temporarily breached for a period of time strictly necessary when, because of exceptionally unfavourable market conditions, circumstances so require and where such breach is justified having regard to the interests of the investors.
- This financial product does not promote environmental or social characteristics and does not have as its objective a sustainable objective.
- The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
- Given the above investment objective and policy and the risk and reward profile of the product, the recommended holding period is 5 years.

Redemption and dealing: This product is valued on each day which is a day on which banks are open for business in Luxembourg (the "Valuation Day").

Units may be subscribed or redeemed no later than 1:00 p.m. (Luxembourg time) on each business day prior to the relevant Valuation Day.

Distribution policy: Non-distributing units: any income generated by the Sub-Fund is reinvested.

Intended retail investor

This unit class is available for retail investors.
There is no minimum investment.

Term

The Sub-Fund and class of units were incorporated for an undefined period. The manufacturer and the depositary may terminate this product under the specific circumstances described in the prospectus. Unitholders may not request dissolution or liquidation of the Fund, sub-funds nor classes of units.

Practical information

Depositary: Quintet Private Bank (Europe) S.A., 43 Boulevard Royal, L-2449 Luxembourg.
Further information: The prospectus of the Fund and periodic reports are prepared for the entire Fund. Assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities allocated to one sub-fund may not impact the other sub-fund. Unitholders are entitled to convert their units in units of another sub-fund/units of the Fund, as described under "Conversion" section of the prospectus. Copies of the prospectus and of the last annual and semi-annual reports of the entire Fund as well as other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the management company: 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg and on the following website: https://www.andbank.com/luxembourg/.

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

Risks

1	2	3	**4**	5	6	7

Lower risk ← → **Higher risk**

The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may 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 4 out of 7, which is a medium risk class.
This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.
Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator.
This rating does not take into account other risk factors which should be considered before investing, these include: risks related to investments in equities, equity-linked instruments, ADRs/GDRs, derivatives risk and risks linked to REITs.
This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

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.
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 performances of the product over the last 10 years, by identifying, depending on the performance scenarios and as defined in the Key Information Document's EU regulation, all overlapping sub-intervals individually (i) equal in length to the recommended holding period which start or end in each month which are contained within that period of 10 years or (ii) equal or shorter in length to the recommended holding period, but equal to or longer than one year, which end at the end of that period of 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable: this type of scenario occurred for an investment between 30 September 2017 and 30 September 2022.
Moderate: this type of scenario occurred for an investment between 29 March 2019 and 29 March 2024.
Favourable: this type of scenario occurred for an investment between 31 March 2020 and 31 March 2025.

Recommended holding period		**5 years**	
Example Investment		**€ 10,000**	
Scenarios		**if you exit after 1 year**	**if you exit after 5 years** (recommended holding period)
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs** Average return each year	**€ 3,852** -61.5%	**€ 3,464** -19.1%
Unfavourable	**What you might get back after costs** Average return each year	**€ 7,439** -25.6%	**€ 10,271** 0.5%
Moderate	**What you might get back after costs** Average return each year	**€ 10,543** 5.4%	**€ 14,090** 7.1%
Favourable	**What you might get back after costs** Average return each year	**€ 14,270** 42.7%	**€ 16,921** 11.1%

What happens if Andbank Asset Management Luxembourg is unable to pay out?

You are exposed to the risk Andbank Asset Management Luxembourg, might be unable to meet its obligations in connection with the product. This may materially adversely affect the value of the product and could lead to you losing some or all your investment in the product. A potential loss is not covered by an investor compensation or protection scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed (i) 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 and (ii) € 10,000 is invested.

Example Investment € 10,000	if you exit after 1 year	if you exit after 5 years (recommended holding period)
Total Costs	**€ 612**	**€ 2,220**
Annual cost impact*	**6.1%**	**3.2%**

* 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 10.3% before costs and 7.1% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	**2.00%** maximum of the amount you pay in when entering this investment. In case of conversion into another class or another sub-fund, no conversion fee is charged but you may be requested to bear the difference in subscription if higher.	**up to € 200**
Exit costs	**2.00%** maximum of your investment before it is paid out to you.	**up to € 200**
Ongoing costs taken each year		
Management fees and other administrative or operating costs	**2.08%** of the value of your investment per year. Such estimate has been been carried out by adopting as proxy either a comparable PRIIP or a peer group.	**€ 208**
Transaction costs	**0.04%** 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.	**€ 4**
Incidental costs taken under specific conditions		
Performance fees	**0.00%.** There is no performance fee for this product.	**€ 0**

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

Recommended Holding Period ("RHP"): 5 years

The RHP has been defined by taking into account the above investment policy and risk and reward profile. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty prior to the end of the RHP, or hold the investment longer. Investors may request redemption of their units no later than 1:00 p.m. (Luxembourg time) on the business day preceding the relevant Valuation Day. Redemption requests received after this time and date shall be deemed to have been received in respect of the next following Valuation Day. Any cashing-in before the end of the RHP may have a negative consequence on your investment.

In order to prevent dilution effect, the Management Company has the power to charge a "dilution levy" on the subscription, redemption and/or conversion of units. If charged, the dilution levy will be paid into the Sub-Fund and will not exceed 2% of the relevant net asset value per unit.

How can I complain?

Any investor enquiries or complaints should be submitted to the Management Company at Andbank Asset Management Luxembourg, 4, Rue Jean Monnet, L-2180 Luxembourg, Grand Duchy of Luxembourg or at compliance@aaml.lu and any response will be made in writing. The complaints handling policy established by the Management Company may be requested, free of charge, by contacting the Management Company at the email address compliance@aaml.lu or through the following website: www.andbank.com.

Other relevant information

Investment Manager: Andbank Wealth Management, SGIIC S.A.U., Calle de Serrano 37, 28001 Madrid, Spain
Performance scenarios: You can find previous performance scenarios updated on a monthly basis at https://andbank-am-lux.priips-scenarios.com/LU3216172802/en/KID/.
Past performance: There is insufficient performance data available to provide a chart of annual past performance.