

Offshore Product Information Sheet – First Eagle Amundi Income Builder Fund

Important Note:

1. This DBS QDII Product - Overseas Fund Series - First Eagle Amundi Income Builder Fund (“QDII Product”) is non-principal protected investment product with floating return and there is no guarantee on the principal or return amount. Customers shall carefully read all QDII Product Documents to understand such product feature and risks before placing any order.
2. The information listed in this Information Sheet is only a summary of the basic information of the relevant Offshore Product, which is extracted from the Offshore Product Offering Document for Customers’ reference. It does not contain the whole content of the Offshore Product Offering Document and does not represent all terms and conditions of the Offshore Product.

Offshore Product Name	Product Code of QDII Product	Subscription Currency of QDII Product	Denomination Currency of Offshore Product	Bloomberg Ticker	ISIN Code
First Eagle Amundi Income Builder Fund (USD)	QDUTAM01RU	RMB	USD	FEAAU2M LX	LU1150488218
	QDUTAM01UU	USD	USD		
First Eagle Amundi Income Builder Fund (SGD-hedged)	QDUTAM01SS	SGD	SGD	FEAAHSM LX	LU1150488135

Basic Information of Offshore Product:	This fund is a sub-fund of First Eagle Amundi, a mutual fund domiciled in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier.
Product Risk Level:	P3
Base Currency of Offshore Product:	USD
Type of Offshore Product:	Balanced Fund (Type of Offshore Product is referred to Morningstar Product classification. Please refer to Objective and Investment Strategy of Offshore Product for detailed product underlying.)
Issuer:	Amundi Luxembourg S.A.
Custodian:	SOCIETE GENERALE LUXEMBOURG

Objective and Investment Strategy of Offshore Product:

The objective of the Sub-Fund is to offer regular income generation consistent with long term capital growth.

The Sub-Fund is also a financial product that promotes ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

To achieve this objective, the Sub-Fund will apply an investment process based on fundamental analysis (i.e. a method of evaluating the 'intrinsic value' of a security by examining related economic, financial and other qualitative and quantitative factors). The Sub-Fund will follow a 'value approach' that seeks to purchase securities at a discount to their 'intrinsic value'. The Sub-Fund will seek to allocate approximately 80% of its assets in income producing transferable securities and instruments such as stocks, equity-linked instruments (i.e. stocks and financial instruments replicating or based on a stock) and bonds or other fixed income investments which offer attractive expected returns relative to their risk level. Investments will be made without any restrictions in terms of geographic allocation, market capitalization, sector, rating or time to maturity. The Sub-Fund may invest in financial derivative instruments for hedging and portfolio management purposes; including derivatives aiming to protect against default of an issuer.

Benchmark : The Sub-Fund is actively managed. The Sub-Fund may use a benchmark a posteriori as an indicator for assessing the Sub-Fund's performance and, as regards the performance fee benchmark used by relevant share classes, for calculating the performance fees. There are no constraints relative to any such Benchmark restraining portfolio construction.

Management Process : The Sub-Fund integrates Sustainability Factors in its investment process and takes into account principal adverse impacts of investment decisions on Sustainability Factors. The manager seeks to achieve an ESG score of its portfolio greater than that of the Benchmark.

The accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

The minimum recommended holding term is 5 years.

Shares may be sold or redeemed (and/or converted) on any dealing day (except otherwise stated in the prospectus) at the respective dealing price (net asset value) in accordance with the articles of incorporation. Further details are provided in the prospectus of the UCITS.

Key Risks of Offshore Product:

This section is a summary of the key risks of the Offshore Product for Customer's reference only, and it is not an exhaustive elaboration. Customer is suggested to read all documents listed in below section "Offshore Product Offering Document" for detailed risk disclosure. In addition, Customer should read the Term Sheet, the Risk Disclosure Statement and other sales documents of the QDII Product, to understand the risk factors of the QDII Product.

Equity, market and volatility risk: The Sub-Fund may invest directly or indirectly in equities and are thus, subject to the risks generally associated with equity investment, namely, the market value of the stocks may go down as well as up. Factors affecting the stock values are numerous, including but not limited to changes in investment sentiment, political environment, economic environment, and the business and social conditions in local and global marketplace. Securities exchanges typically have the right to suspend or limit trading in any security traded on the relevant exchange; a suspension will render it impossible to liquidate positions. It is possible that your investment value could suffer substantial loss.

Credit risk: The Sub-Fund may invested in fixed-income securities. Bonds involve credit risk of the issuer which may be evidenced by the issuer's credit rating. Bonds which are subordinated and/or have a lower credit rating are generally considered to have a higher credit risk and a greater possibility of default than more highly rated securities. However, there is no guarantee of the accuracy of credit ratings. In the event that any issuer of bonds in which the assets of the Sub-Fund are invested defaults, becomes insolvent or experiences financial or economic difficulties, this may affect the value of the relevant bonds (which may be zero) and any amounts paid on such bonds (which may be zero).

Counterparty risk: The Sub-Fund may invest in fixed-income securities. If the counterparty or third party cannot fulfil its obligations to the Sub-Fund and settle a transaction in accordance with market practice, the Sub-Fund may be exposed to the risk of a counterparty. To the extent that a counterparty defaults on its obligations and a Sub-Fund is delayed or prevented from exercising its rights with respect to the investment in its portfolio, a Sub-Fund may experience a decline in the value of the security, lose income and incur costs associated with its rights attached to the security.

Risk of small and medium sized companies: According to the objectives and investment strategy of the Sub-Fund, it may invest in emerging countries/regions which small and medium sized companies are commonly found. Investment in small and medium sized companies involves a higher degree of risk, due to higher risks of failure or bankruptcy and illiquid nature of the small and medium companies' shares. Investment in small and medium companies' shares are likely to have a higher risks of price volatility and the Sub-Fund may suffer loss.

Risk attached to the use of Financial Derivative Instruments (“FDI”):

The Sub-Fund may invest in FDI which is subject to additional risks, including credit risk of the issuer, liquidity risk, counterparty risk and valuation risk. In adverse situation, the Sub-Fund’s use of FDI may become ineffective in hedging/efficient portfolio management and the Sub-Fund may suffer significant losses.

Risks relating to Distribution Policy: For distribution classes, the Manager may at its discretion determine to pay dividends out of income or capital of the Sub-Fund. In addition, the Manager may at its discretion pay dividends out of gross income while charging/paying all or part of the Sub-Fund’s fees and expenses to the capital of the Sub-Fund, resulting in an increase in distributable income for the payment of dividends by the Sub-Fund, in which case, the Sub-Fund is effectively paying dividends out of capital. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor’s original investment or from any capital gains attributable to that original investment. Such distributions may result in an immediate reduction in the net asset value per unit of the Sub-Fund. In addition, returns to investors will vary from year to year depending on the dividend income and capital returns generated by the underlying investments. The Manager will declare and pay dividends every calendar month for those registered unitholders as at the end of a calendar month. However, the rate of distribution is not guaranteed and is subject to the discretion of the Manager. The Manager may change the Sub-Fund’s dividend distribution policy (including for example the frequency of distributions) subject to the SFC’s prior approval (where necessary) and by giving not less than one month’s prior notice to affected unitholders.

Currency risk: The fund may be invested, according to variable proportions and limits, in values and instruments expressed in other currencies than the base currency of the fund and, consequently such investment may lead the Shareholder to be exposed to a variation of the exchange rates of the currencies to which the fund is exposed.

Liquidity risk: Notably due to unusual market conditions or unusually high volume of repurchase requests, the fund might encounter difficulties to pay repurchase proceeds within the time period stated in the Prospectus.

Risk of Value Investing: The fund employs a “value” style depending largely on the Investment Managers’ skill in identifying securities of companies that are in fact undervalued. A security may not achieve its expected value because the circumstances causing it to be under-priced worsen (causing the security’s price to decline further) or do not change or because the Investment Manager is incorrect in their determination. In addition, value stocks may underperform certain investments (growth stocks, for example) during periods when value stocks are out of favour

Commodity Risk: Shareholders may be exposed to a greater volatility of the fund’s assets invested in commodities linked securities or instruments, due to commodities prices that may fluctuate mainly in consequence of supply and demand disruptions as well as political, environmental and/or commercial factors.

Performance fee risk: The performance fee payable to the Management Company may create an incentive for the Management Company and/or Investment Manager to make investments that are riskier or more speculative than would be the case in the absence of a performance fee. In addition, the performance fee will not be calculated on a unit-by-unit basis and no equalisation or series of Shares provisions will apply. Investors may therefore be advantaged or disadvantaged, depending upon the Net Asset Value per Share at the time an investor subscribes or realises relative to the overall performance of the fund during the relevant observation period and the timing of subscriptions and realisations to a fund during the course of such observation period.

Fees of Offshore Product:

• **Management fee:**

Product Code of QDII Product	Management fee
QDUTAM01RU	1.4% of NAV p.a.
QDUTAM01UU	
QDUTAM01SS	1.6% of NAV p.a.

(The Management fee is charged by the offshore issuer, and will be reflected and deducted from the NAV.)

• **Performance Fee:** When the charging conditions are met, it will be collected at 15% of the difference of the one-day increment between the fund NAV and the reference asset's indicative value.

Reference asset: SOFR + 3.3%

Reference asset's indicative value: last-day reference asset's indicative value*(1+ Reference asset/total trading days in a year)

Charging condition: During the observation period, the performance fee is observed on a daily basis, calculated and deducted (if any) on a daily basis. and the charging conditions for the performance is:

- 1) Fund NAV > Reference asset's indicative value, and
- 2) Fund NAV > High Water Mark(HWM),and
- 3) one-day increment of the fund NAV > one-day increment of reference asset's indicative value

High Water Mark(HMW): The HWM of the first observation period is the same as the fund NAV on the first day of the observation period. in the following observation periods, HWM=max(Fund NAV on the end of the observation period, HWM of previous observation period)

The observation period for the calculation of the performance fee is one year, from March 1st of each year to the last trading day of February of the following year.

	<p>Example: Assume that in a observation period, there are 250 trading days, high water mark(HWM)=100, and on a certain trading day("the day"), fund NAV=101.5, SOFR is 1.7%, and on last trading day, fund NAV= 100, Reference asset's indicative value = 100,</p> <p>Then on the day:</p> <ul style="list-style-type: none"> • Reference asset =1.7%+3.3%=5%, • Reference asset's indicative value =100* (1+5%/250)=100.02, • One-day increment of the fund NAV =101.5-100=1.5, • One-day increment of the reference asset's indicative value 100.02-100=0.02 <p>Which meet all three charging condition of the performance fee, and the performance fee =(1.5-0.02)*15%=0.222 will be deducted from the fund NAV on the day, that is, the fund NAV on that day will be 101.278=101.5-0.222, and the investment return will be reduced accordingly.</p> <p>Other fees may include maintenance fee, custodian fee and other fees and taxes that may be charged in securities investment of offshore products, will be reflected and deducted from the offshore product NAV. You may find more information from the offering documents on offshore products' official website.</p>
<p>Dividend Distribution Method:</p>	<p>Cash dividend</p>
<p>Governing Law of Offshore Product:</p>	<p>The laws of the Grand Duchy of Luxembourg.</p>
<p>Offshore Product Offering Document:</p>	<p>First Eagle Amundi Income Builder Fund Prospectus, as updated and amended from time to time, which can be obtained from the Bank or via the official website of the Issuer or the Fund.</p> <p>The above reference to or provision of Offshore Product Offering Documents are intended to assist Customers to access further information relating to the Offshore Product. The Bank undertakes no liability for the accuracy, authenticity or completeness of such documents or other content or information provided by the Issuer or any other parties of the Offshore Product in other ways. The references to or provision of such documents do not constitute an offer, distribution, marketing or reselling of any relevant Fund(s) to the Customers.</p> <p>The Offshore Product Offering Documents may be updated or amended from time to time by the Issuer. The Bank and the Issuer will not, and are not obliged to, notify the Customers of any such update or amendment.</p>

<p>Suitable Customer of QDII Product investing in this Offshore Product):</p>	<p>Suitable for the China resident and qualified non-China resident investor, whose risk profile is C3 or above.</p>
<p>Selling restriction to retail investor in the European Economic Area (the “EEA”)</p>	<p>This product is not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”).</p> <p>For these purposes, a retail investor means a person who is one (or more) of:</p> <ul style="list-style-type: none"> (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended the "Insurance Mediation Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive"). <p>Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling this product or otherwise making it available to retail investors in the EEA has been prepared and therefore offering or selling this product or otherwise making it available to any retail investor in the EEA may be unlawful under the PRIIPS Regulation. Given the disclaimer, the bank accepts no liability if any customer who’s qualified as retail investor in the European Economic Area (the “EEA”) subscribes the product.</p>

Disclaimer:

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The Bank, its related companies, their directors and/or employees may have positions in, and may effect transactions in, or act as market-maker in, the Offshore Product mentioned in this document. The Bank may have alliances or other contractual agreements with the issuers or manager of the Offshore Product. In addition, the Bank, its related companies, their directors and/or employees may also perform (or seek to perform) broking, investment banking and other financial services for these issuers and managers.

Please note neither the Issuer, manager, investment adviser of the Fund nor any of their affiliates acts as adviser or trustee of the QDII Product or assumes any obligation in relation to the QDII Product. The Customer is not the Fund holder and has no direct right or interest in the Fund. There is no contractual relationship between the Customer and the Issuer, manager, investment adviser of the Fund or any of their affiliates.

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