

# ODDO BHF TRUST Exklusiv: ODDO BHF Polaris Balanced (CRW-EUR)

WKN/ISIN: A2JR3D/LU1864504425

This share class is managed by ODDO BHF Asset Management Lux.

## Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. This information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision whether to invest.

## Objectives and investment policy

ODDO BHF Polaris Balanced is a sub-fund of ODDO BHF TRUST Exklusiv. With ODDO BHF Polaris Balanced, you invest globally in a diversified manner in a balanced mix of equities and bonds. The focus is on securities from Europe and the US yielding strong dividends. Government and corporate bonds as well as mortgage bonds qualify as bond investments. The selection of equities is based on a sustained value approach that focuses on stability, profitability, capital efficiency and an attractive valuation. The equity allocation is between 35 and 60 per cent. The selection and control of the investments is based on the assessment of the investment advisor ODDO BHF Trust GmbH.

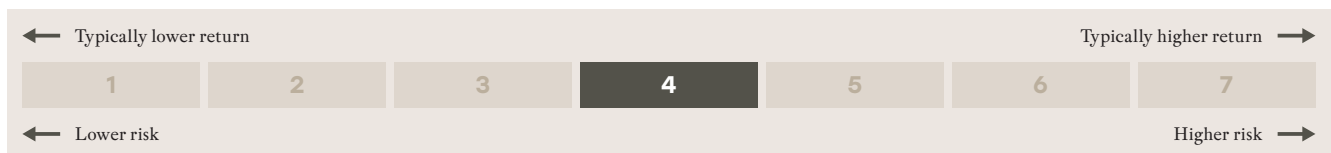
The aim of an investment in ODDO BHF TRUST Exklusiv: ODDO BHF Polaris Balanced is to generate attractive asset growth with reduced value fluctuations through value-oriented investments.

The currency of the Fund is Euro.

Income generated by the share class (CRW-EUR) will not be distributed, but accumulated.

You may return your shares on each exchange trading day.

## Risk and reward profile



The Fund is classified into its risk class on the basis of historical data of the Fund or a comparable investment in the last 5 years; the classification therefore does not represent any forecast for the future. The classification is not a guarantee; it can change over time. A classification into category 1 does not mean that the Fund is not subject to any risk of fluctuation in its value.

The Fund is classified into risk class 4 because the historical data show value fluctuations of between 5% and 10% on an annual average.

Generally, higher value fluctuations will entail greater risks of loss, but also greater opportunities for value increases.

The following risks do not have any direct influence on the classification but may nevertheless be of significance for the Fund:

– **Operational risks including custody risks:** Errors and misunderstandings in management and custody may adversely affect the performance of the Fund.

– **Target fund risks:** The Fund invests in target funds in order to cover certain markets, regions or themes. The performance of individual target funds may lag behind the performance of the respective market.

– **Currency risks:** The Fund also invests its monies outside the Euro area. The value of the currencies of these investments may fall against the Euro.

– **Credit risk:** The Fund also invests in bonds. If the credit worthiness of individual issuers decreases or they become insolvent, the value of the corresponding bonds falls.

For a detailed description of all risks, please refer to the Prospectus of the Fund under “Risk information”.

## Costs

One-off costs before and after the investment:	
<b>Initial sales charge</b>	<b>3 %</b>
<b>Redemption fee</b>	<b>0 %</b>
In each case these are the highest amounts that may be charged to you.	
Costs incurring to the Fund during the financial year:	
<b>Ongoing charges</b>	<b>1.58 %</b>
Costs to be borne by the Fund in certain circumstances:	
<b>Performance-based fee p. a.</b>	<b>0 %</b>

The costs borne by you finance the management and custody of the Fund as well as distribution and marketing; these costs reduce the growth potential of your investment.

The initial sales charges and redemption fees represent the maximum amount in each case. In the individual case, the amounts to be paid by you may be lower. With regard to the amounts actually applying to you, please ask your advisor or distribution agent.

As the share class has not yet existed for a complete financial year, the ratio “Ongoing charges” is based on empirical values. The “Ongoing charges” may fluctuate from one financial year to the next.

For detailed information on the costs, please refer to the Prospectus of the Fund.

## Past performance

The share class (CRW-EUR) was launched on December 3, 2018.

There is still insufficient data to show you the performance of a complete calendar year.

## Practical information

The Custodian of this Fund is CACEIS Bank, Luxembourg Branch. “ODDO BHF TRUST Exklusiv: ODDO BHF Polaris Balanced” was launched on October 8, 2007 in accordance with Part II of the 2010 Law as a sub-fund named “BHF TRUST Exklusiv: Dividendorientiertes Aktien-/ Renten Portfolio” of the umbrella fund “BHF TRUST Exklusiv:”. On December 22, 2014, it was converted to Part I of that Law and renamed “BHF TRUST Exklusiv: BHF Value Balanced FT”. On December 3, 2018, it was most recently renamed “ODDO BHF TRUST Exklusiv: ODDO BHF Polaris Balanced”.

Further practical information about the Fund, the Prospectus (UCITS Prospectus), the Annual and Semi-annual Reports as well as the current issue and redemption prices are provided to you free of charge and in the English language on our website at “am.oddo-bhf.com”.

Luxembourg tax regulations may have an influence on the taxation of your personal income from the Fund.

ODDO BHF Asset Management Lux may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the UCITS.

This Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). This Key Investor Information is accurate as at February 15, 2019.

Details regarding the corporate compensation policy are available on the web site [am.oddo-bhf.com](http://am.oddo-bhf.com). This includes a detailed description of the compensation scheme for specific employee groups as well as the information about the persons responsible for the allotment. On request this information will be provided by the company in hard-copy form and free of charge.