



Delegated Management: Benefit from the Expertise of a Recognised Player

CCF

 **Rothschild & Co**
Asset Management



CCF aims to raise its standards even higher, providing each of its clients with bespoke wealth management expertise in a relationship based on trust.

Combined with the expertise and availability of our teams, we are able to provide you and your family with solutions tailored to your needs and plans at every important stage of your life.

2 That is why CCF has chosen to partner with Rothschild & Co Asset Management to offer you an opportunity to benefit from the expertise of a recognised player in the management of your financial assets.



CCF has been awarded for the performance of the funds on offer to you.

Each year, the editors of the French magazine Mieux Vivre Votre Argent review the performance of the funds offered by French banks and reward the best performers.

Winning first place in the «Banking Network» category demonstrates the value of our **open architecture approach** with the rebirth of CCF.

Under this approach, we select for you **the best investment solutions from the best asset managers on the market.**

As the Asset Management business of the Rothschild & Co group, Rothschild & Co Asset Management delivers bespoke financial services to institutional clients, third-party distributors and independent financial advisors, offering a full range of financial products through Direct Management or Open Architecture.

Its offering is based on a selection of open-ended funds complemented by bespoke investment solutions designed to meet the specific needs of investors.

Draw on the expertise of a specialist company

Rothschild & Co Asset Management has recognised expertise in fund management and selection. Its teams operate with complete independence, focusing on generating returns and meeting your investment needs.

A dedicated team to your savings

The investment team at Rothschild & Co Asset Management places all its expertise at the disposal of CCF and its clients. For more than 20 years, its responsiveness has enabled it to cope with the most varied market configurations and economic cycles. It selects only asset managers who are specialists in their field and seeks a high degree of complementarity between strategies.

The benefits of active management

Dedicated portfolio managers monitor the macroeconomic and financial environment on a daily basis and adjust the portfolio of your mandate on the basis of their analysis and their convictions. This flexibility allows you to benefit from active management regardless of your chosen profile.



A Tailored Offer for your Financial Assets

This discretionary management offering allows you to invest in the financial markets without having to adjust the allocation of your portfolio on a daily basis. Once your investment profile has been defined, your advisor will advise you on the most appropriate mandate. The portfolio managers then take investment decisions on your behalf, in full transparency, based on their analyses and changes in the macroeconomic environment, in accordance with the mandate corresponding to your investment profile.

You access the main financial markets

The CCF Défensif, CCF Équilibre, CCF Dynamique and CCF Actions PEA mandates are invested in a selection of funds. These funds may be exposed to one or more asset classes (equities, bonds, money markets, etc.) and may invest in any geographical area. They can be either actively managed funds or trackers⁽¹⁾.

KEEP IN MIND

The funds in your mandate are selected by Rothschild & Co's Asset Management teams following a rigorous process. This selection provides access to a wide range of expertise and a broad coverage of markets and strategies. The portfolio managers have the freedom to take into account the specific characteristics of your mandate and to manage it with great flexibility.

You invest in a mandate that best suits your needs

The choice of your mandate depends on criteria such as your investment objectives, risk appetite and investment horizon. The main differences between the mandates are in their allocation between asset classes, in particular their maximum exposure to equity markets or their geographical exposure. Each of them responds to the need for diversification, while constantly seeking to optimise the risk-return profile.



- CCF Défensif
- CCF Équilibre
- CCF Dynamique
- CCF Actions PEA

Your advisor will guide you in subscribing to one of these four mandates, the financial management of which is delegated to Rothschild & Co Asset Management, which is responsible for constructing the portfolios and managing them on a daily basis.

KEEP IN MIND

In order to keep you regularly and transparently informed of the portfolio managers' allocation decisions and financial market analyses, we provide you with all the information you need to monitor the management of your mandate. Your advisor will be happy to answer any questions you may have.

Mandate investments are subject to market fluctuations and may go down as well as up and involve a risk of loss of capital which is borne solely by the member.

In Summary

- Minimum subscription of €50,000
- Four different investment profiles
- Mandates made up exclusively of funds
- A dedicated team to manage your mandate

(1) A tracker or exchange-traded fund (ETF) is a financial product that seeks to replicate the performance of an underlying asset (market index, commodity, etc.).





	Equity exposure	Benchmark	Recommended investment horizon	SRI	SFDR category
--	-----------------	-----------	--------------------------------	-----	---------------

CCF Défensif 0%-30% 20% Global Equity Index + 80% Global fixed income Index 3 years Lowest risk ————— Highest risk
 Generally lower returns Generally higher returns



1 2 3 4 5 6 7

SRI = 3 on a scale of 1 to 7.

Your mandate's synthetic indicator amounts to 3 (calculation date: October 2024). This indicator is calculated on the basis of the volatility of a model portfolio over the five most recent years, which may differ from that of your mandate's portfolio depending on any management restrictions that you have agreed with the Bank.

CCF Équilibre 30%-70% 50% Global Equity Index + 50% Global Fixed Income Index 5 years Lowest risk ————— Highest risk
 Generally lower returns Generally higher returns



1 2 3 4 5 6 7

SRI = 4 on a scale of 1 to 7.

Your mandate's synthetic indicator amounts to 4 (calculation date: October 2024). This indicator is calculated on the basis of the volatility of a model portfolio over the five most recent years, which may differ from that of your mandate's portfolio depending on any management restrictions that you have agreed with the Bank.

CCF Dynamique 60%-100% 80% Global Equity Index + 20% global fixed income Index 5 years Lowest risk ————— Highest risk
 Generally lower returns Generally higher returns



1 2 3 4 5 6 7

SRI = 5 on a scale of 1 to 7.

Your mandate's synthetic indicator amounts to 5 (calculation date: October 2024). This indicator is calculated on the basis of the volatility of a model portfolio over the five most recent years, which may differ from that of your mandate's portfolio depending on any management restrictions that you have agreed with the Bank.

CCF Actions PEA 90%-100% PEA underlyings 100% European Equity Index 5 years Lowest risk ————— Highest risk
 Generally lower returns Generally higher returns



1 2 3 4 5 6 7

SRI = 5 on a scale of 1 to 7.

Your mandate's synthetic indicator amounts to 5 (calculation date: October 2024). This indicator is calculated on the basis of the volatility of a model portfolio over the five most recent years, which may differ from that of your mandate's portfolio depending on any management restrictions that you have agreed with the Bank.

SFDR: The Sustainable Finance Disclosure Regulation aims to provide greater transparency on sustainability disclosure in the financial services sector. SFDR Article 6 products do not have a sustainability objective and have stated that they do not take ESG criteria into account.

For more details on the characteristics of each profile, in particular the risks and charges incurred, please refer to the General and Special Terms and Conditions. Investments made through mandates are subject to market fluctuations, both up and down, and involve a risk of loss of capital that is borne entirely by the subscriber.

SRI: The synthetic risk indicator quantifies the risk of a mandate in comparison with other mandates. It expresses the likelihood of losses in the event of market movements or the insolvency of the subscriber. It ranges from 1 to 7, with 1 being the least risky and 7 being the riskiest. Figures are as at October 2024.

Disclaimer

Promotional document. CCF delegates the financial management of its mandates to Rothschild & Co Asset Management. This presentation is intended for non-professional investors as defined by the European MiFID regulation. This document is not a contract and does not constitute investment advice or an offer to buy or sell in any jurisdiction where such offer is not authorised by law. All information contained in this document is subject to change without notice. Accordingly, neither CCF nor Rothschild & Co Asset Management shall be liable for any investment or disinvestment decision taken on the basis of the comments and/or analysis contained herein. Each subscriber must first ensure that the subscription is compatible with the regulations to which he is subject. The capital invested is not guaranteed. Past performance is not a reliable indicator of future results. For detailed information on the risks involved, please refer to the mandate agreement. For further information, please contact your branch manager.

CCF - S.A. with an authorised capital of 147,000,001 euros, certified credit institution and investment services provider, registered with the Paris Trade and Companies Registry (RCS) under number 315 769 257 - Registered office: 103 rue de Grenelle - 75007 Paris, France. Certified as an insurance intermediary by ORIAS (French Banking, Insurance and Finance Registry) under number 07 030 182 (www.orias.fr). In case of need, investors can consult the claims handling charter at: ccf.fr, under «Aide-contact». A claim form can be found there.

Rothschild & Co Asset Management - portfolio management company with an authorised capital of 1,818,181.89 euros, 29, avenue de Messine - 75008 Paris, France. AMF certification number GP 17000014, RCS Paris 824 540 173. Portfolio Management Company certified by the Financial Markets Authority (n° GP99026).

Non-contractual document, version dated 10 December 2024.
Copyright: All rights reserved. © CCF 2024

How to subscribe or find out more ?

Call or set up a meeting with your CCF advisor

Contact the Client Relations Centre at **01 55 69 74 74** (price of a local call)

From outside France: **+33 1 55 69 74 74** (price varies from one carrier to another)

Monday through Friday from 8:00 am to 8:00 pm and Saturday from 9:00 am to 5:30 am.

Legal holidays: 9:00 am to 5:30 pm.

Legal holidays that fall on a weekday (from Monday to Friday) are working days, with the exception of 1 January, Easter Monday, 1 May, 8 May and 25 December.

Log in on [ccf.fr](https://www.ccf.fr)

 [@ccf_banque](https://twitter.com/ccf_banque)  [CCF Banque](https://www.linkedin.com/company/ccf-banque)  [ccf.banque](https://www.facebook.com/ccf.banque)

CCF

CCF: S.A. with authorised capital of €147,000,001, certified as a credit establishment and investment services provider, entered into the Paris Registry of Trade and Companies (RCS) under number 315 769 257 – Registered office: 103 rue de Grenelle – 75007 Paris, France. Certified as an insurance intermediary with ORIAS (French banking, insurance and finance registry) under number 07 030 182 [vw\(www.orias.fr\)](http://www.orias.fr). – Ref: 24.079

Rothschild & Co Asset Management, Portfolio management company with authorised capital of 1,818,181.89 euros, 29, avenue de Messine – 75008 Paris, France. Certified by the AMF under N° GP 17000014, RCS Paris 824 540 173.

 **Rothschild & Co**
Asset Management