Promotional communication for non professional clients

DIVERSIFY YOUR INVESTMENT ACROSS DIFFERENT GLOBAL ASSET CLASSES

GENERALPART MULTI ASSET BALANCED

TOWARDS SUSTAINABILITY - TOWARDS SUSTAINABILITY *

A **FLEXIBLE ALLOCATION** DESIGNED TO ADAPT THROUGH MARKET CYCLES

Target Asset Allocation

Bonds	Equities	Cash	Alternative Invest
50%	45%	5%	0%
[25% - 75%]	[20% - 70%]	[0% - 30%]	[0% - 25%]

Various opportunities

Sector

Geographic

Sustainability (Min 35%)

INVESTMENT OBJECTIVE

By allocating funds to multiple asset classes, this approach leverages diversification to integrate different sources of return into a harmonious allocation.

WHY INVEST ?

- Flexible allocation
- Global allocation
- Responsible savings (Article 8 SFDR**)
- Balanced Risk Profile

* Towards Sustainability label

** The investments referred to in Article 8 declare that social and/or environmental criteria are taken into account. Source: SFDR

SFDR: Sustainable Finance Disclosure Regulation

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Characteristics

Legal form	SICAV GENERALPART
Principales shares categories	Classic Cap: LU0006371735 Classic Dist: LU0006371784
Benchmark Index	No Benchmark
Management company	BNP PARIBAS ASSET MANAGEMENT Luxembourg
Delegated Manager	BNP PARIBAS ASSET MANAGEMENT Europe, Belgian Branch
Custodian	BNP PARIBAS, Luxembourg Branch
Launch date	Net Asset Value 09/11/1989
Base Currency	EUR
Category	ESG 'Label 'Towards Sustainability'
Country of registration	Luxembourg
SFDR Article	Article 8 - Promotion of environmental or social characteristics

Commission	
Entry charge	2.00%
Actual ongoing charges	1.53%
Trasaction Costs	0.02%
Management fee	max 1.30%

For a full description of the fees, please refer to the prospectus and KID of the fund.

Risk indicator

1 2 **3** 4 5 6 7

Lower risk — Higher risk

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 3 out of 7, which is a medium risk class. The risk category is justified by the investment mainly in interest rate instruments. The investor's attention is drawn to the fact that an increase in interest rates results in a decrease in the value of investments in bonds and debt instruments and more generally fixed income instruments.

Attention to currency risk. If the currency of your account is different from that of this Product, the amounts paid to you will depend on the exchange rate between two currencies. This risk is not taken into account in the indicator above.

Other risks materially relevant to the Product but not included in the synthetic risk indicator:

Sustainability Risk: Unmanaged or unmitigated sustainability risks may impact the returns of the sub funds incorporating them into their investment decisions. For example, if an environmental, social or governance event or situation occurs, it could cause an actual or potential negative impact on the value of an investment. The occurrence of such an event or situation may also lead to a reshaping of the Fund's investment strategy, including the exclusion of securities of certain issuers. More specifically, the adverse effects of sustainability risks can affect issuers through a number of mechanisms, including: 1) a decrease in income; 2) higher costs; 3) damage or impairment of assets; 5) higher cost of capital; and 5) fines or regulatory risks. Due to the nature of sustainability risks and specific issues such as climate change, the likelihood that sustainability risks will impact the returns of financial products is likely to increase over the longer term.

Credit risk: This risk is present in each sub fund having debt securities in its investment universe. This is the risk that may result from the downgrading or default of a bond issuer to which the sub funds are exposed and therefore be likely to cause the value of the investments to fall. These risks relate to the ability of an issuer to honour its debts. The downgrading of the rating of an issue or an issuer could lead to a fall in the value of the debt securities in question in which the sub fund has invested. Certain strategies used may be based on bonds issued by issuers with a high credit risk (high yield securities). Sub funds investing in high yield bonds present a higher than average risk due either to the greater fluctuation of their currency or to the quality of the issuer.

Currency risks: This risk is present in each sub fund having positions denominated in currencies different from its reference currency. The sub fund may hold assets denominated in currencies other than its reference currency (or accounting currency). It may be affected by any fluctuation in exchange rates between its base currency and these other currencies or by a possible change in exchange rate controls. If the currency in which a security is denominated appreciates in relation to the reference currency of the sub fund, the equivalent value of the security in this reference currency will appreciate. Conversely, a depreciation of the same currency will lead to a depreciation of the equivalent value of the security. If the manager carries out hedging transactions against currency risk, however, the full effectiveness of this hedging cannot be guaranteed.

For a more complete definition and description of the risks, please refer to the fund's prospectus available at www.bnpparibas-am.com.

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BNP PARIBAS ASSET MANAGEMENT

The sustainable investor for a changing world