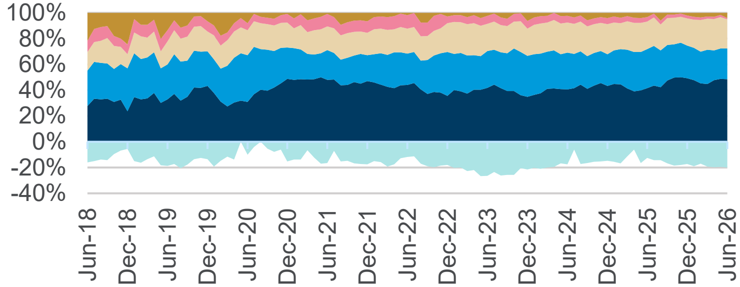
Amundi Funds Income Opportunities

An outcome-oriented solution

1 Robust allocation: Nimble allocation and effective hedges

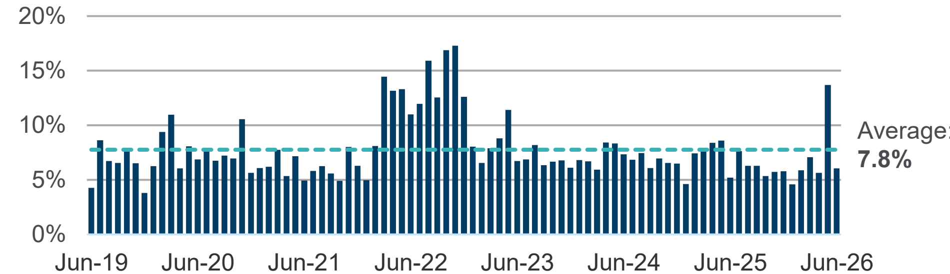
Amundi Funds Income Opportunities (the "Fund") combines active allocation and hedging strategies to navigate market cycles and overcome challenging market conditions.



Sector[1]	
4%	Cash
1%	Alternatives & Non-Traditional
23%	Equity Linked-Notes
24%	Fixed Income
49%	Equity
-20%	Hedges

2 Income focused: Income opportunities & capital appreciation

Annualised monthly yield since inception (A2 USD MGI class)[2]

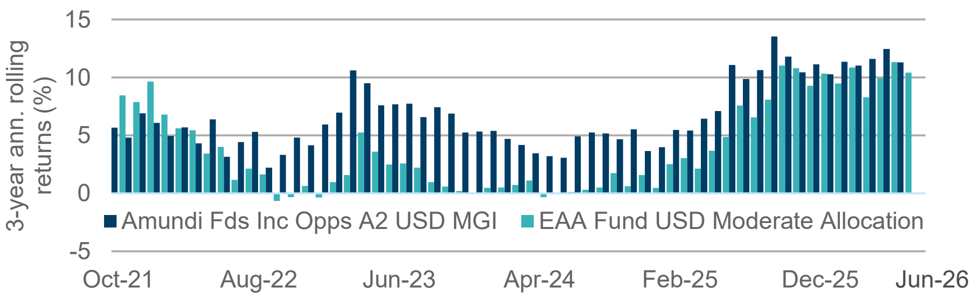


Note: The dividend amount or dividend rate is not guaranteed.[3]

3 Superior risk-adjusted outcomes

Positive 3-year rolling bid-bid returns since inception across market cycles.

Annualised 3-year rolling bid-bid returns since inception[6]



4 Expert multi-asset capabilities[4]

Amundi is recognised for multi-asset investment expertise and consistent results.

Lead portfolio manager

Marco Pirondini
Chief Investment Officer
Pioneer Investments
*Over **30** years' experience*

Industry awards in Singapore

LSEG Lipper Fund Awards

- Best Fund Over 3 Years (2024,2025)
- Best Fund Over 5 Years (2025)

Mixed Asset USD Bal – Global category

Best of the Best Awards 2024 Asia Asset Management

- Best Fund (Global Multi-Asset) – 3 Years
- Regional Awards Best Multi-Asset House

Data as 30 June 2026. For illustrative purposes only. Income can be exceeded or undershot and should not be construed as an assurance or guarantee. **Past performance is not indicative of future returns.** Percentages may not add up to 100% due to rounding. Allocation may vary over time. The Overall Morningstar Rating refers to the A2 USD MGI share class and is a weighted average of the performance figures for its 3-, 5- and 10-yr (if applicable) Morningstar Rating metrics. Please refer to the end of the presentation for the full Morningstar disclaimer. A2 USD MGI share class inception date: 7 June 2019. EAA USD Moderate Allocation is the Fund's Morningstar peer group.

[1]Source: Amundi. The Fund is actively managed; sector allocations will vary over other periods and do not reflect a commitment to an investment policy or sector. For illustrative purposes only and not a recommendation to buy or sell asset classes. [2]Source: Bloomberg and Amundi, net of fees and in USD term. The Fund does not offer any capital or performance guarantee. Yield contribution will vary. Offer-bid annualised returns since inception: +2.20%, including an assumed sales charge of 4.5%, which may or may not be charged to investors. [3]Dividend may be distributed out of interest income and/or capital gains and (in the event that interest income and/or capital gains are insufficient) out of capital attributable to the relevant share class/class. [4] Source: Pioneer Investments, a Victory Capital Investment Franchise as of 30 June 2026. Source of awards: LSEG, Asia Asset Management, as of 31 July 2025.

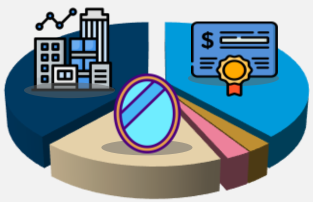
Amundi Investment Solutions

Seeks income across universe of asset classes and geographies

Equities (max: 60%)
- United States
- Non-US developed markets
- Emerging markets
- REITs/Business Development Companies (BDCs)
- Master limited partnerships (MLPs)

Equity-linked notes

Non-traditional
- Convertible securities
- Event-linked bonds



Fixed Income (max: 100%)
- Agency securities
- Securitised credit
- US, international investment grade
- US, international high yield (max: 50%)
- Emerging markets (max: 20%)
- Treasuries

Cash

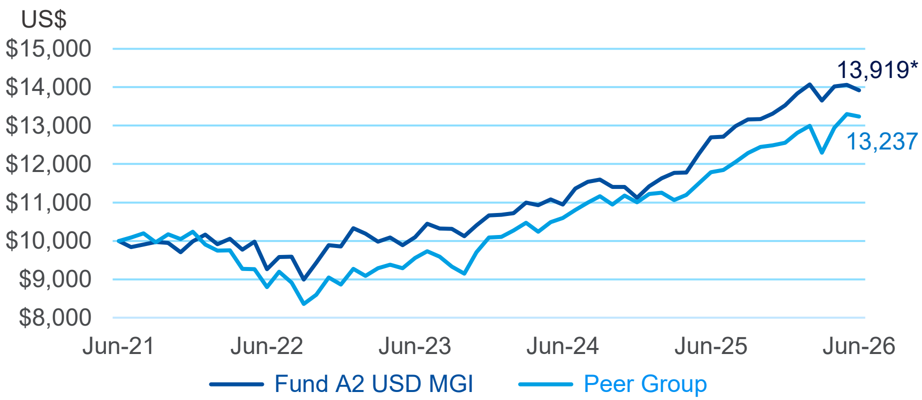
Fund details

The Fund seeks to increase the value of your investments mainly through income over the recommended holding period, while achieving an ESG score greater than its investment universe.

Share class	A2 USD MGI	A2 USD MTD3	A2 SGD Hgd MGI
Inception	June 2019	November 2023	March 2023
Currency	USD	USD	SGD hedged
ISIN	LU1894681136	LU2585852911	LU2596442595
Bloomberg	APA2UMD LX	AMPNA2M LX	APIOA2S LX
Sales charge	Up to 4.5%		
Dividend frequency[5]	Monthly		

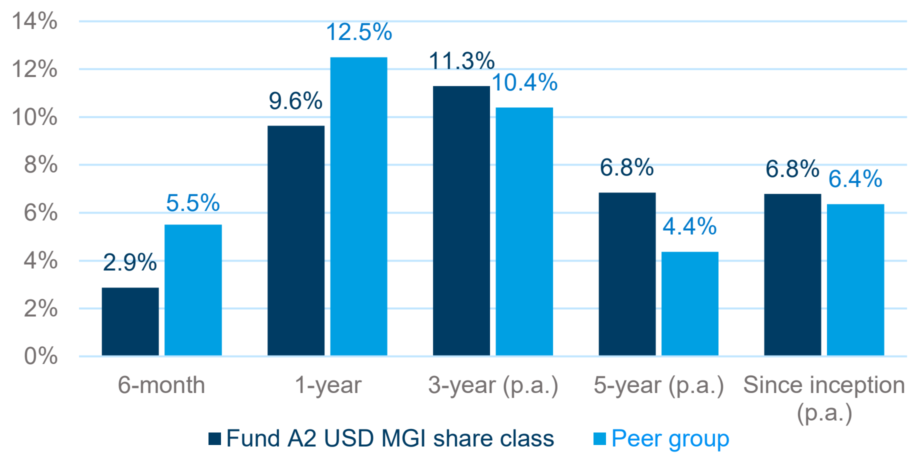
Historical returns against peers[6]

If you have invested US$10,000 in the Fund's A2 USD MGI share class five years ago and reinvested its dividends, you would have US$13,919* as of 30 June 2026, vs. US$13,272 if you have invested in its Morningstar peer group average over the same period.



*Portfolio value would be US$13,293 net of an assumed 4.5% sales charge, which may or may not be charged to investors.

Bid-to-bid returns against peers[6]



Fund's offer-bid returns are -1.56% (6m), 4.91% (1y), 6.50% p.a.(3y), 2.24% p.a. (5y) and 2.36% p.a. (since inception) including an assumed sales charge of 4.5%, which may or may not be charged to investors.

Data as of 30 June 2026, in USD terms, net of fees with dividends reinvested. **Past performance is not a reliable indicator of future returns**.

[5] Investors should also note that the declaration and/or payment of distributions (whether out of dividend/interest income, capital gains, capital or otherwise) may have the effect of lowering the NAV attributable to the relevant Share Class and/or capital gains are insufficient) out of the capital attributable to the relevant share class. [6] Sources: Pioneer Investments and Morningstar. Please refer to the end of the presentation for the full Morningstar disclaimer.

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Important and Legal Information

Monthly dividends will be distributed on the last Business Day of each month. The dividend may be distributed out of dividend/interest income and/or capital gains and (in the event that dividend/interest income and/or capital gains are insufficient) out of capital attributable to the relevant share class. Investors should also note that the declaration and/or payment of distributions (whether out of dividend/interest income, capital gains, capital or otherwise) may have the effect of lowering the NAV of the relevant share class. Payment of distributions 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. Past payout yields and payments do not represent future payout yields and payments. This document contains information about A2 USD MGI, A2 USD MTD3 and A2 SGD Hgd MGI of Amundi Funds – Income Opportunities (the "Fund"), a sub-fund of Amundi Funds, an undertaking for collective investment in transferable securities existing under Part I of the Luxembourg law of 17 December 2010, organised as a société d'investissement à capital variable and registered with the Luxembourg Trade and Companies Register under number B68.806 and having its registered office at 5, allee Scheffer, L-2520 Luxembourg. The management company of the Fund is Amundi Luxembourg S.A., 5, allée Scheffer, L-2520 Luxembourg and the Singapore Representative of the Fund is Amundi Singapore Limited (Registration No. 198900774E), 80 Raffles Place, UOB Plaza 1, #37-01A, Singapore 048624. (Amundi Luxembourg S.A. and/or its affiliated companies, including without limitation Amundi Singapore Limited, being hereinafter referred to individually or jointly as "Amundi"). Amundi Singapore Limited is regulated by the Monetary Authority of Singapore.

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Such information is solely indicative and may be subject to modification from time to time. It is the responsibility of investors to read the legal documents in force in particular the current Singapore Prospectus of the Fund. Subscriptions in the Fund will only be accepted on the basis of their latest prospectus available in English and/or the Product Highlights Sheet. A summary of information about investors' rights and collective redress mechanisms can be found in English on the regulatory page at https://about.amundi.com/Metanav-Footer/Footer/Quick-Links/Legal-documentation. Information on sustainability-related aspects (if applicable) can be found at https://about.amundi.com/Metanav-Footer/Footer/Quick-Links/Legal-documentation.

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