Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The 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 about whether to invest.

EASY FUTURE 2028, a Subfund of the SICAV BNP PARIBAS PLAN, short named as BNPP PLAN

Class "Privilege Capitalisation" - ISIN code LU0930020085
This Fund is managed by BNP PARIBAS ASSET MANAGEMENT Luxembourg, part of the BNP Paribas Group

Objectives and Investment Policy

The Fund seeks to 1) increase the value of its assets over its lifetime by investing directly or indirectly (through funds) in all types of asset classes with strategies that provide exposure to global financial markets or which objective is to deliver positive performance independently of market conditions, and, 2) pay-out its guaranteed value on 31 October 2028. The guaranteed value on 31 October 2028 will at least be equal to EUR 120.13 (as per 31 OCT 2018), but can increase during the lifetime of the Fund. In order to secure this guaranteed value, the Fund invests directly or indirectly (through funds) in money market instruments, transferable securities (such as equities and debt securities), swaps and other derivatives instruments. The Fund has a specified life span and increases progressively its investments in instruments that secure the guaranteed value as its maturity date approaches. This reallocation can also be influenced by other factors than time. The investment team applies also BNP PARIBAS ASSET MANAGEMENT Sustainable Investment Policy, which takes into account Environmental, Social and Governance (ESG) criteria in the investments of the Fund.
Income are systematically reinvested.
Investors are able to redeem on a daily basis (on Luxembourg bank business days).

Risk and Reward Profile

Lower risk — Higher risk

Typically lower reward — Typically higher reward

1	2	**3**	4	5	6	7

- Historical data may not be reliable indication for the future.
- The risk category of a Fund is an indicator but not a target or a guarantee and may shift over time.
- The lowest category does not mean a risk-free investment.
- Why is the Fund in this specific category?
  The risk category is justified by the investment horizon (the longer the investment horizon the higher the risk) on one hand, and the protection mechanism at maturity on the other hand. Redemption before maturity may be associated with higher risk.
- The guaranteed value (see mechanism above) is formally guaranteed by BNP PARIBAS SA at shareholders' level. This guaranteed value is only valid at the guaranteed date; investors redeeming before that date will receive the net asset value at that time which can be significantly different from the guaranteed value.
- The higher the risk, the longer the recommended investment horizon.

Other risks materially relevant to the Fund which are not adequately captured by the indicator are described below:

- Credit Risk: This risk relates to the ability of an issuer to honour its commitments: downgrades of an issue or issuer rating may lead to a drop in the value of associated bonds.
- Liquidity Risk: This risk arises from the difficulty of selling an asset at a fair market price and at a desired time due to lack of buyers.
- Counterparty Risk: This risk is associated with the ability of a counterparty in an Over The Counter financial transaction to fulfil its commitments like payment, delivery and reimbursement.
- Derivatives Risk: When investing in over the counter or listed derivatives, the Fund aims to hedge and/or to leverage the yield of its position. The attention of the investor is drawn to the fact that leverage increases the volatility of the subfund.

For more information on risks, please see the "Investment risks" section of the Fund's prospectus, which is available at www.bnpparibas-am.com.

Charges

The charges you pay are used to pay the Fund's running costs, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	3.00%
Exit charge	No
This is the maximum that might be taken out of your money (before the proceeds of your investment are paid out).	
Charges taken from the Fund over each year	
Ongoing charges	1.14%
Charges taken from the fund under specific conditions	
Performance fee	No

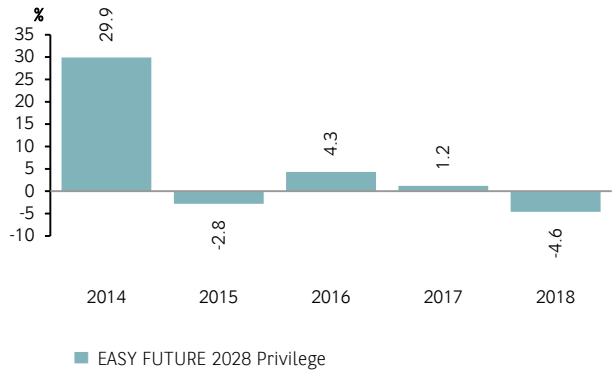
The **entry charges** shown are maximum figures. In some cases you might pay less. You can find this out from your financial adviser.
The ongoing charges figure is based on past expenses determined as of 31 July 2019
This figure may vary from year to year. It excludes:

- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

In case of conversion, the investors may be charged a maximum fee of 1.50%.

For more information about charges, please see the "Fees and Costs" section of the Fund's prospectus, which is available at www.bnpparibas-am.com.

Past Performance



- Performance figures are shown for shares classes, for which NAV was continuously calculated during the period from 1st January to 31st December.
- Past performance is not an indicator of future results.
- The ongoing charges of the Fund are included in the calculation of past performance. The entry/exit and conversion fees are excluded from the calculation of the past performance.
- The share class came into existence in 2013
- Past performance has been calculated in EUR
- Performance returns are based on the net asset value with distribuable income reinvested.

Practical information

- Custodian: BNP PARIBAS SECURITIES SERVICES-LUXEMBOURG BRANCH
- Further information about the Fund including the latest Prospectus, latest published prices of share(s), annual report and half yearly report may be obtained free of charge, in English, from BNP PARIBAS ASSET MANAGEMENT Luxembourg or online at **www.bnpparibas-am.com.**
- Luxembourg tax legislation may have an impact on the personal tax position of the investor.
- Details of the updated remuneration policy (including a description of how the remuneration and benefits are calculated), the identity of the people responsible for granting the remuneration and benefits and the composition of the remuneration committee are available on the website **http://www.bnpparibas-am.com/en/remuneration-disclosure/**. A hard copy of the remuneration policy will be available upon request.
- BNP PARIBAS ASSET MANAGEMENT Luxembourg 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 Fund.
- Investors may switch between Funds of BNP PARIBAS PLAN. Please see the prospectus or contact your financial adviser for details.

This Fund is authorised in Grand Duchy of Luxembourg and regulated by the "Commission de Surveillance du Secteur Financier".
This key investor information is accurate as at 30 September 2019.