SOCIETE GENERALE
Investment Solutions

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

SG IS FUND – Euro Rendement RE

Société Générale Investment Solutions (Europe)
ISIN LU3376354406
https://investmentsolutions.societegenerale.lu/en/
Call +352 47 93 11 1 for more information.
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Société Générale Investment Solutions (Europe) in relation to this Key Information Document.
The date of production of this KID is 10/09/2026.

WHAT IS THIS PRODUCT?

Type: This product is a share of a Sub-Fund of SG IS Fund
Term: The Sub-Fund has a recommended holding period of 5 years.
Objective:
Investment objective: The Sub-Fund seeks to outperform the €STR +2% benchmark for this share class over a recommended holding period of at least five years. The Sub-Fund is actively managed and invests, on a discretionary basis, in global bond and equity markets. The investment process combines fundamental financial analysis with the assessment of sustainability factors, with the aim of identifyingissuers that are the best positioned to convert ESG considerations into long-term value creation and performance.
Investment policy: The Sub-Fund invest in a diversified portfolio comprising up to 35% of its net assets in international equities across all regions and sectors, with exposure to emerging markets limited to 15% of net assets. Equity exposure may range from 0 to 35% of net assets.
The fixed income component may represent up to 100% of net assets and includes issuers primarily located in OECD countries , with exposure to emerging markets issuers limited to 15% of net assets. Securities are generally required to have a minimum credit rating equivalent to BBB-, although the Investment Manager may rely on internal credit assessment in addition to external ratings. The Sub-Fund may hold a limited proportion of unrated securities, speculative-grade securities or securities that have been downgraded after acquisition, provided that total exposure to high-yield securities does not exceed 50% of net assets.
The interest rate sensitivity of the fixed income portfolio is maintained between 0 and 10. The Sub-Fund may invest in UCITS and/or other eligible collective investment schemes, use financial derivative instruments for hedging and/or investment purposes, and invest in securities embedding derivatives. Exposure to contingent convertible bonds (CoCos) is limited to 10% of net assets.
The Sub-Fund may also be exposed to currencies other than the euro, with foreign exchange exposure capped at 20% of net assets.
The net asset value is calculated on each day on which banks are open for business in Luxembourg.
SFDR Category: Article 8 . The Sub-Fund promotes environmental and social characteristics by applying sector exclusion policies and integration ESG criteria into its investment process through “ Best-in-Class’ and “Best-Effort” approaches. Eligible investments are restricted to issuers with an ESG rating of at least B on the MSCI rating scale (AAA to CCC). Where an issuer’s ESG rating falls below the minimum threshold or where a severe ESG controversy arises, the position may be divested within a reasonable period, subject to market conditions. ESG analysis is based on data provided by third-party sources and supplemented by internal methodologies. Such analysis may be affected by limitations relating to the availability quality and consistency of extra-financial data.
Benchmark: The Sub-Fund is actively managed with reference to the €STER +2% benchmark for this share class. The benchmark is used solely as a performance taraget and does not constitute a constraint on portfolio construction.
Income: Accumulation share class, the dividend is reinvested.
Investment horizon: The risk and the reward of the product may vary depending on the expected holding period. We recommend holding this product for at least 5 years.
Currency: Your shares will be denominated in EUR, which is the Fund's base currency.
Processing and redemption orders: Subscription and redemption orders must be submitted to the transfer agent no later than 5 P.M (Luxembourg time) on each Business Day.
Depositary : Société Générale Luxembourg
Intended Investor: This share class is intended for all types of investors. The Sub-Fund is designed for investors seeking capital growth over the medium to long term, with a recommended holding period of at least five years. It is suitable for investors who have basic knowledge and limited experience of investing in funds and who are willing to accept a level of risk consistent with the investment objective in order to achieve potential capital appreciation

WHAT ARE THE RISKS AND WHAT COULD I GET BACK IN RETURN?

Risk indicator

1	2	3	4	5	6	7

Lower Risk ← → **Higher Risk**

The risk indicator assumes you keep the for at least 5 years.

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-low risk class. This rates the potential losses from future performance at a low level. The risk category associated to this product was determined based on past observations, it is not guaranteed and can evolve in the future.

The Sub-Fund may also be exposed to the following risks, which are not adequately covered by the risk indicator above:
- Counterparty risk: The inability of a counterparty to meet its contractual obligations in the context of an over-the-counter transaction.
- Credit risk: The risk that the issuer of bond or money-market securities may not meet its commitments, or that its credit rating may be downgraded. It may also result from an issuer defaulting on repayment at maturity.

This product does not include any protection from future market performance so you could lose some or all of your investment.
Beside the risks included in the risk indicator, other risks may affect the Sub-Fund’s performance. Please refer to the Fund prospectus.

Performance scenario

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

Recommended Holding Period: 5 years

Investment = € 10,000

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	**What you might get back after costs**	**€ 7 590**	**€ 7 780**
	Average return each year	-24.10%	-4.90%
Unfavourable	**What you might get back after costs**	**€ 8 610**	**€ 9 610**
	Average return each year	-15.5%	-0.8%
Moderate	**What you might get back after costs**	**€ 9 870**	**€ 10 710**
	Average return each year	-1.3%	1.4%
Favourable	**What you might get back after costs**	**€ 11 200**	**€ 12 430**
	Average return each year	12.00%	4.5%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: september 2017 and december 2022.
Moderate Scenario: july 2019 and july 2024
Favourable Scenario: march 2020 and march 2025

WHAT HAPPENS IF THE MANAGEMENT COMPANY IS UNABLE TO PAY OUT?

Société Générale Investment Solutions (Europe) ("SG IS Europe") is a management company licensed and supervised by the CSSF. SG IS Europe complies with organizational and operational rules, in particular as regards capital requirements. A separate pool of assets is invested and maintained for each Sub-Fund of SG IS Fund. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the management company, and there is no cross-liability among any of them. The Sub-Fund would not be liable if the management company or any delegated service provider were to fail or default.

WHAT ARE THE COSTS

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for different holding periods. The figures are estimates and may change in the future. You should note that these costs are paid by the Company whereas the return that you may receive will depend on the Company's share price performance. There is no direct link between the Company's share price and the costs that it pays.

Cost over time

	If you exit after 1 year	If you exit after 5 years
Total costs	**€ 649**	**€ 1 365**
Annual cost impact *	6.56%	2.64% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 3.99% before costs and 1.80% after costs.

Composition of costs

One-off costs		**If you exit after 1 year**
Entry costs	5.00% of the amount you receive when you enter the investment. This is the most you will pay, you could pay less.	€ 500
Exit costs	0.00%. The impact of the costs of exiting your investment when it matures.	€ 0
Ongoing costs		
Management fees and other administrative or operating costs	1.11% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year.	€ 105
Portfolio transaction costs	0.36% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€ 34
Incidental costs		
Performance fees	20%. The actual amount varies depending on how well your investment performs. The cost-estimation is an average over the last 5 years. 20% above the benchmark €STR + 2% if the performance is positive.	€ 10

HOW LONG SHOULD I HOLD THIS PRODUCT AND CAN I TAKE MONEY OUT EARLY?

The recommended holding period is at least 5 years. You can request to take out some or all of your money at any time.

HOW CAN I COMPLAIN?

If you have any complaints about the product or conduct of the product manufacturer, you may lodge your complaint by writing to the Company at Compliance Department 11, avenue Emile Reuter L-2420 Luxembourg or by email to sgiseurope-contact.lu@socgen.com or via the Company's website at https://investmentsolutions.societegenerale.lu.

If you have a complaint about a person who is advising on, or selling, the product you should pursue that complaint with the relevant person in the first instance.

OTHER RELEVANT INFORMATION

Depending on how you buy and sell these shares you may incur other costs, including broker commission, platform fees and Stamp Duty. The distributor will provide you with additional documents where necessary. Further documentation, including the Company's annual and semi-annual reports and regulatory disclosures, is available on the Company's website at https://investmentsolutions.societegenerale.lu/en/

The cost, performance and risk calculations included in this Key Information Document follow the methodology prescribed by EU rules. Previous performance scenarios calculation can be found here: https://investmentsolutions.societegenerale.lu/en/.