SG IS FUND - STERLING INCOME FOCUS

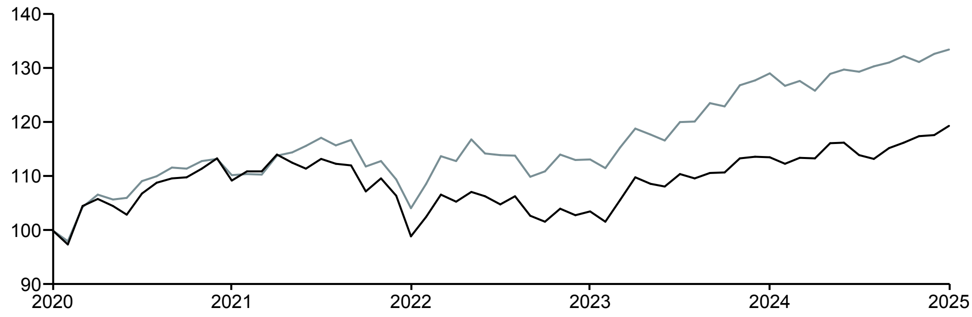
Monthly Factsheet

INVESTMENT OBJECTIVE

The investment objective of the Sub-Fund is to generate a yield of at least 90% of the yield from the FTSE All Share, excluding specials by investing in a diversified portfolio of investments with the Sub-Fund's total return being measured against a composite benchmark described as follows: 17.5% BofA Merrill Lynch 1-10 Year UK Gilt 17.5% BofA Merrill Lynch 1-10 Year Sterling Corporate 25% MSCI UK High Dividend Yield net return 25% MSCI World ex UK High Dividend Yield net return 10% HFRX Global Hedge Fund GBP Index 5% SONIA GBP Overnight.The Sub-fund is actively managed with reference to the following benchmark: 17.5% BofA Merrill Lynch 1-10 Year UK Gilt ; 17.5% BofA Merrill Lynch 1-10 Year Sterling Corporate ; 25% MSCI UK High Dividend Yield net return ; 25% MSCI World ex UK High Dividend Yield net return ; 10% HFRX Global Hedge Fund GBP Index ; 5% SONIA GBP Overnight. The benchmark is used for performance comparison.

PERFORMANCE

PERFORMANCE GRAPH (base 100)



RETURN

Cumulative	1 month	3 months	Year-to-date	1 year	3 years *	Launch*
Fund	1.44%	2.59%	5.26%	5.06%	6.45%	2.73%
Benchmark**	0.63%	0.96%	6.03%	3.41%	8.61%	4.88%

Calendar Year	2024	2023	2022	2021	2020	2019
Fund	3.20%	4.28%	-7.62%	7.76%	-4.49%	8.52%
Benchmark**	5.94%	5.33%	-0.89%	6.76%	-1.69%	12.66%

***17.5% BofA Merrill Lynch 1-10 Year UK Gilt 107 17.5% BofA Merrill Lynch 1-10 Year Sterling Corporate 25% MSCI UK High Dividend Yield net return 25% MSCI World ex UK High Dividend Yield net return 10% HFRX Global Hedge Fund GBP Index 5% SONIA GBP Overnight*

Source : Société Générale Investment Solutions (Europe)

RISK & VOLATILITY MEASURES

	Volatility			Beta	Sharpe Ratio
	1 year	3 years *	5 years *		
Fund	4.35%	6.27%	8.05%	0.80%	0.31%
Benchmark**	4.04%	6.68%	7.40%	-	0.58%

SOCIETE GENERALE
Investment Solutions

MARKETING MATERIAL

SEPTEMBER 2025

SHARE CLASS RETAIL DIST. GBP
LU1278757155

UCITS Risk/return grading (1)

1 2 3 **4** 5 6 7

Less risky — More risky
Lower potential yield — More potential yield

Morningstar category
GBP Allocation 40-60% Equity

Recommended investment horizon
3 years

Fund assets
GBP 55.04 M

NAV
GBP 86.95

Fund base currency
GBP

Share class currency
GBP

Inception date
14/09/2015

Legal Form
UCITS Luxembourg SICAV

Management Company
Société Générale Investment Solutions (Europe)

Valuation / Subscriptions / Redemptions
Daily

Minimum subscription
1 share

Sub delegating firm
SG Kleinwort Hambros Bank Limited ("KH")

ISA/SIPP eligible
Yes/Yes

UK reporting status
Yes

Capital Gains Tax
Disposals of the fund at a price above purchase price by UK taxpayers might give rise to a liability for Capital Gains Tax

Other share classes

Recurring Costs
1.54%

Exit costs
None

Entry costs
None

(1) For more detailed information about risk evaluation, please refer to page 3 of this document.

(3) For more detailed information about recurring costs please refer to page 3 of this document.

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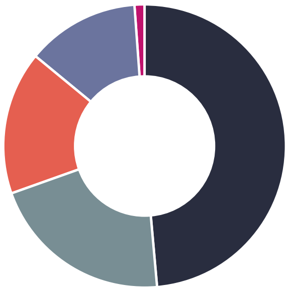
SEPTEMBER 2025

ASSET BREAKDOWN



Equities	48.59%
Investment Grade Bonds	20.98%
Bond Funds	16.38%
Alternatives	12.90%
Cash	1.15%

TOP 10 HOLDINGS

Name	Weight
SG IS FUND - REAL ASSETS FUND RG-DGBP	7.1%
WISDOM TREE HEDGED METAL SECURITIES LIMITED	6.3%
FIDELITY MONEYBUILDER CORPORATE BOND FUND SICAV	6.0%
INVESCO FUNDS SICAV	6.0%
UNITED KINGDOM OF GREAT BRITAIN 1.5% 22/07/2026	5.5%
UNITED KINGDOM GILT 4.5% 07/06/2028	4.5%
PIMCO FUNDS GLOB INVESTORS SERIES PLC	3.9%
SEQUOIA ECONOMIC INFRASTRUCTURE INCOME FUND LIMITED FCP	3.0%
UBAM SICAV HYBRID BOND SICAV	2.5%
UBAM - EM HIGH ALPHA BOND	2.5%

PORTFOLIO STATISTICS

Yield to maturity	4.0%
Modified duration	2.07

Source: Société Générale Investment Solutions (Europe) as at 30/09/2025.
Actual weighting and investment allocations are subject to change on an ongoing basis and may not be exactly as shown. Investors should understand the different asset classes which make up the strategy as they have different risk characteristics. Investments may be subject to market fluctuations and the price and value of investments and the income derived from them can go down as well as up. Your capital may be at risk and you may not get back the amount you invest. The tax benefits and liabilities will depend on individual circumstances and may change in the future.
The content of this document should not be interpreted as an investment service or as investment advice, and under no circumstances is it to be used or considered as an offer or incentive to purchase or sell a particular product. The content is intended for information purposes only and to provide investors with the relevant reference information for any investment decisions. It has no regard to the specific financial objectives of any individual investor, nor may it be construed as legal, accounting or tax advice. Past performance is no indication of future results.
Similarly, the present document is not intended as an incentive, offer or solicitation to invest in the asset categories listed herein. Investors are warned that the placing of stock market orders requires a perfect understanding of the markets and their governing legislation. Before investing, they must be aware that certain markets may be subject to rapid fluctuations and are speculative or lacking in liquidity. Accordingly, certain assets or categories of assets listed in the present document may not be appropriate for investors. In certain cases, investments may even bear an indeterminate high risk of loss that exceeds the initial investment made. Investors are therefore urged to seek the advice of their financial advisor or intermediary in order to assess the particular nature of an investment and the risks involved and its compatibility with their individual investment profile and objectives.
For Swiss investors: the Sub-Fund has been authorised for public sale by the Commission de Surveillance du Secteur Financier in Luxembourg and for public offering in Switzerland by the Swiss Financial Market Supervisory Authority (shortly 'FINMA'). The prospectus, the KIID (Key Investor Information Document) and annual reports of the Fund are available on the website www.fundinfo.com and can be obtained from our Representative and Paying Agent in Switzerland : Société Générale, Paris, succursale de Zurich, Talacker 50, Case postale 1928, 8021 Zurich.

RISK INFORMATION

Risks are managed through diversification across different asset classes to eliminate concentration at each level. Below we explain the risk ratings of this fund.

UCITS RISK & REWARD GRADING

Less risky 1 2 3 4 5 6 7 More risky

DEFINITION OF UCITS RISK

This risk classification is a Synthetic Risk and Reward Indicator (SRRI) as required for UCITS funds. The Fund has been defined as a Total Return Fund as required by the guidelines of the Committee of European Securities Regulators. The SRRI has been calculated using the five year historic monthly volatility of portfolios managed to this strategy.

The computation of the Synthetic Risk and Reward Indicator of UCITS shall be carried out according to the following grid of annualized volatility intervals (‘buckets’).

The grid provides volatility intervals which reflect the increasing level of risk borne by the fund and, therefore, its position in the risk scale.

1 Less or equal 0.5%
2 Between 0.5% to 2%
3 Between 2% to 5%
4 Between 5% to 10%
5 Between 10% to 15%
6 Between 15% to 25% (excluded)
7 Above 25%
Historical data is used in calculating the synthetic indicator, may not be a reliable indication of the future risk profile of the Fund. The risk and reward category shown is not guaranteed to remain unchanged and that the categorisation of the Fund may move over time.

RECCURING COSTS (ONGOING CHARGES)

The reccuring costs (ongoing charges) figure represents all annual charges, and other payments taken from the assets of the Fund. This figure is disclosed in the Key Investor Informational document (KIID) (UCITS standard). The following fees are taken into account in the amount to be disclosed: management fees, fund administration fees (custody, transfert agent, audit, Net Asset Value accounting, legal, compliance…) and, where the Fund invests a proportion of its assets in other funds, the ongoing charges incurred in the underlying funds. Ongoing charges are based on the expenses for the last financial year. They may vary from year to year according to fund size and underlying holdings.

IMPORTANT INFORMATION PLEASE READ

The content of this document should not be interpreted as an investment service or as investment advice, and under no circumstances is it to be used or considered as an offer or incentive to purchase or sell a particular product. The content is intended for information purposes only and to provide investors with the relevant reference information for any investment decisions. It has no regard to the specific financial objectives of any individual investor, nor may it be construed as legal, accounting or tax advice. Past performance is no indication of future results. Similarly, the present document is not intended as an incentive, offer or solicitation to invest in the asset categories listed herein. Investors are warned that the placing of stock market orders requires a perfect understanding of the markets and their governing legislation. Before investing, they must be aware that certain markets may be subject to rapid fluctuations and are speculative or lacking in liquidity. Accordingly, certain assets or categories of assets listed in the present document may not be appropriate for investors. In certain cases, investments may even bear an indeterminate high risk of loss that exceeds the initial investment made. Investors are therefore urged to seek the advice of their financial advisor or intermediary in order to assess the particular nature of an investment and the risks involved and its compatibility with their individual investment profile and objectives.