

# SG IS FUND - DEFINED RETURN

## Monthly Factsheet

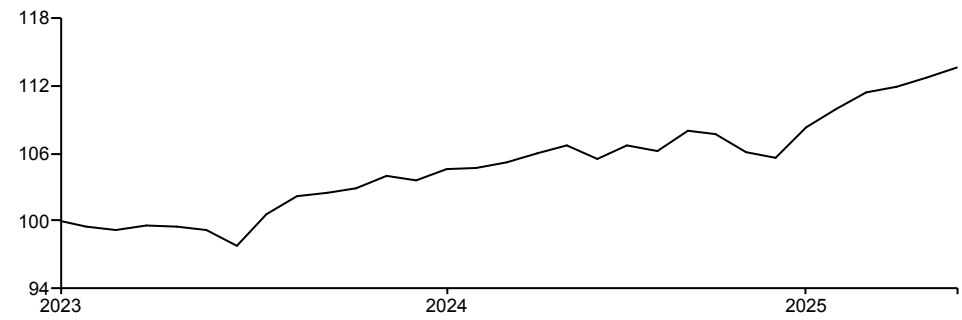
### INVESTMENT OBJECTIVE

The investment objective of the Sub-Fund is to generate a total return which exceeds the cash rate rate by a margin of 3% p.a. over the medium to long term. To achieve its objective, the Sub-Fund will invest up to 100% in equity linked structured products and or their swap equivalent collateralized by Gilts. The Sub-Fund can use different investment instruments such as structured products, fixed income and derivatives such as swaps, futures, forwards and options. The Sub-Fund may also keep a portion of cash in the portfolio.

The Sub-Fund is actively managed, meaning it is not managed in reference to a benchmark. However, the performance of the SubFund can be compared to the return of cash rate + 3%.

### PERFORMANCE

#### PERFORMANCE GRAPH (base 100)



### RETURN

Cumulative	1 month	3 months	Year-to-date	1 year	3 years *	Launch*
Fund	0.74%	1.98%	6.98%	7.61%	-	5.24%

Calendar Year	2024	2023	2022	2021	2020	2019
Fund	3.91%	-	-	-	-	-

Source : Société Générale Investment Solutions (Europe)

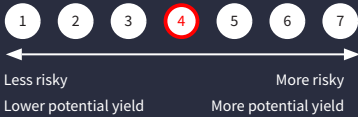
### RISK & VOLATILITY MEASURES

	Volatility			Beta	Sharpe Ratio
	1 year	3 years *	5 years *		
Fund	3.96%	-	-	-	-

## OCTOBER 2025

LU2564067721

### UCITS Risk/return grading (1)



### Morningstar category

Other Equity

### Recommended investment horizon

5 years

### Fund assets

EUR 95.29 M

### NAV

EUR 111.89

### Fund base currency

GBP

### Share class currency

EUR

### Inception date

05/05/2023

### Legal Form

UCITS Luxembourg SICAV

### Management Company

Société Générale Investment Solutions (Europe)

### Valuation / Subscriptions / Redemptions

Daily

### Minimum subscription

-

### Sub delegating firm

SG Kleinwort Hambros Bank Limited ("KH")

### ISA/SIPP eligible

### UK reporting status

Yes

### Capital Gains Tax

### Other share classes

RG-D Retail GBP Dis. LU2564067648

### Recurring Costs

1.02%

### Exit costs

### Entry costs

5%

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

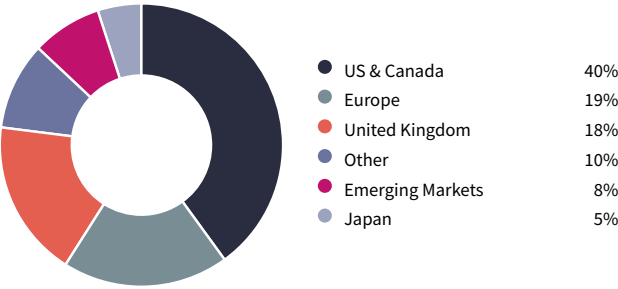
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<sup>(3)</sup> For more detailed information about recurring costs please refer to page 3 of this document.

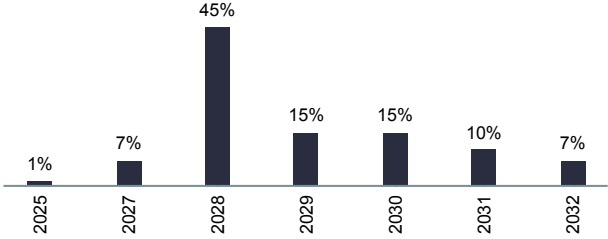
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OCTOBER 2025

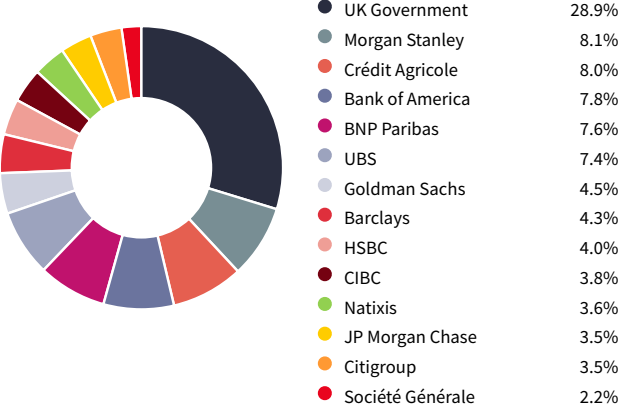
## REGIONAL BREAKDOWN



## MATURITY BREAKDOWN



## ISSUER BREAKDOWN



## PORTFOLIO STATISTICS

Average Conditional Annual Return	9.5%
Average Capital Barrier	71.5%
Average Maturity	3.6 years
Number of issuers	14
Average Credit Rating	S&P: AA- // Moody's: Aa2
Weight of Notes & Swaps	67.0%
Total Number of Products	64
Number of Products Above Initial Level	63
Number of Products Below Initial Level	1
Number of Products Below Capital Barrier	0
Average Distance to Capital Barrier	-36.0%

## TOP 5 HOLDINGS

Name	Weight
6 Years S&P 500 8% Per Year 25% Protection	2.2%
7 Years S&P 500 9.05% Per Year 30% Protection	2.2%
3 Years Top 10 S&P 500 9.7% Per Year 25% Protection	2.2%
7 Years Global Value 11.40% Per Year 30% Protection	2.2%
3 Years FTSE 100 8.00% Per Year 30% Protection	2.1%

Source: Société Générale Investment Solutions (Europe) as at 31/10/2025.  
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.

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## 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  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.

## RECURRING COSTS (ONGOING CHARGES)

The recurring 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.