

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.

SG IS Fund - EUROPEAN EQUITY QUALITY INCOME

A sub-fund of SG IS Fund

Class Retail EUR (RE) - LU0859660069

SG IS Fund is authorised in Luxembourg and is submitted to the supervision of the Luxembourg financial authority, Commission de Surveillance du Secteur Financier (CSSF).

Management company: Société Générale Investment Solutions (Europe)

Objectives and Investment Policy

Objectives

The Sub-Fund seeks to provide long-term capital appreciation over a cycle of 5 years, primarily through investments in a portfolio of European Equities. The aim of the Sub-Fund is to identify companies that exhibit sustainable quality and income characteristics.

Investment policy

In order to achieve its investment objective, the Sub-Fund will invest at least 70% of the its assets in equity securities of companies domiciled in or exercising the predominant part of their economic activities in Europe. The Sub-Fund will principally invest in European large cap equities (issued by companies with a capitalization of at least 5 billions EUR at the time of purchase).

The Sub-Fund aims to deliver a smoother risk adjusted return profile than the broader European equity market in combining both quantitative screening criteria and fundamental stock selection.

The fundamental stock selection exploits both financial and extra-financial analysis. The extra-financial analysis uses Environmental, Social and Corporate Governance (ESG) data with a scoring methodology. Integrating these criteria aims at selecting the companies having the best capacities and capabilities to reach their financial objectives while being the model corporate citizens in today's challenging economic, political and climate environment. The portfolio will be mainly invested in stocks of companies exhibiting "High Quality" factors: regular dividend yields, high visibility on company business activities, consistent risk/adjusted return while mitigating volatility at a portfolio level.

Sustainable investment policy

Risk and Reward Profile



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The investment process begins with the defining of a risk budget, in terms of volatility in order to remain compliant with the risk profile of the Sub-Fund.

Why is this share class in this category?

The Sub-Fund is at present situated at the level 6 of the synthetic indicator of risk, due to investment in equity securities.

Historical data, such as are used in calculating the synthetic indicator, may not be reliable indication of the future risk profile of the Sub-Fund.

The risk and reward category shown is not guaranteed to remain unchanged and that the categorisation of the Sub-Fund may shift over time. The lowest category does not mean a risk-free investment.

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 Sub-fund promotes environmental and/or social characteristics within the meaning of article 8 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector, by taking into account "Environmental, Social and Governance (ESG) criteria in its investment process. It applies the Sustainable investment policy of Société Générale Investment Solutions (Europe).

The Investment Manager addresses ESG factors throughout the investment process, including research, company engagement and portfolio construction, by incorporating both an exclusion policy and an ESG integration policy.

Benchmark

The Sub-fund is actively managed with reference to the following benchmark: Stoxx Europe 600 Net Return. For the avoidance of doubt, the benchmark is used for outperformance objective.

Sub-Fund Currency

The Class RE is an accumulation unit in EUR.

Recommendation

The recommended investment period in this Sub-Fund is 5 years.

Net asset value calculation frequency

Daily, any full working day in Luxembourg when the banks are opened for business. The investor has the possibility to obtain the reimbursement of his/her shares on request one Luxembourg Business Day before the Valuation Day before 12 p.m.

The shares are capitalized. In consequence, unless specifically decided otherwise, no dividends are distributed to the shareholders.

The Sub-Fund can be also exposed to the following risks which are not adequately taken into account by the indicators of risk above:

Liquidity Risk

The markets in which the Fund invests might become less liquid meaning that the Fund is unable to deal at the most beneficial time and price.

Operational Risk

Refers to a failure or delay in the system, processes and controls of the fund or its service providers which could lead to losses for the fund.

Market Risk

Refers to the possibility for an investor to experience losses due to the overall performance of the financial markets.

Concentration Risk

Refers to the risk of significant losses if the fund holds a large position in a particular investment that declines in value or is otherwise adversely affected, including default of an issuer.

Exchange Risk

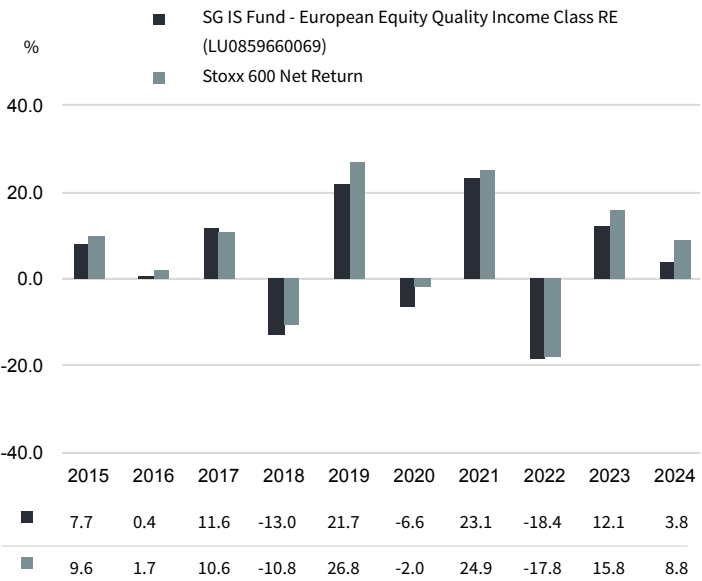
Refers to the risk of movements in currency exchange rates that can adversely affect the return of an investment.

Charges

One-off charges taken before or after you invest	
Entry charges	5.00%
Exit charges	None
Charges taken from the fund over a year	
Ongoing charges	1.90%
Charges taken from the fund under certain specific conditions	
Performance Fee	10% of the outperformance compared to Stoxx 600 Net Return Index.

The charges are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing the Sub-Fund. These charges reduce the potential growth of the investment.

Past performance



Practical information

Depository
Société Générale Luxembourg

Further information
Prospective investors may obtain, free of charge, on request, a copy of the Prospectus and of the Key Investor Information relating to the Sub-Fund(s) in which they invest, the annual and semi-annual financial reports of SG IS Fund and the Articles of Incorporation at the registered office of SG IS Fund, of the Management Company or of the Depository Bank. The details of the up-to-date remuneration policy, including a description of how remuneration and benefits are calculated are available on the following website: <https://investmentsolutions.societegenerale.lu>. A paper copy of this up-to-date remuneration policy will be made available free of charge upon request.

Net asset value publication
The Net Asset Value per share of each class within each Sub-Fund is made public at the registered office of the Company and of the Management Company and is available daily at the office of the Depository and on the following website: <https://investmentsolutions.societegenerale.lu>. Subscription, redemption or conversion requests should be addressed to the Registrar Agent at Société Générale Luxembourg (operational center: 8-10

The entry and exit charges shown are maximum figures. In some cases, you might pay less. You can find out the actual entry and exit charges from your financial adviser or distributor. The entry charges are deducted before your capital is invested.

The ongoing charges do not include:

- the performance-related fees,
- the expenses of intermediation, except the entry/exit charges paid by the UCITS when it buys or sells shares of another UCITS.

For each exercise, the annual report of the UCITS will give the exact amount of the incurred expenses and the present document will be updated.

You can obtain further information about these charges, in the “fees and expenses” section of the prospectus which is available at the registered office of SG IS Fund, 11, avenue Emile Reuter L-2420 Luxembourg.

Historical data, such as is used in calculating the performances, may not be reliable indication of the future performance of the Sub-Fund. The performances are calculated fees included in EUR.

SG IS Fund - European Equity Quality Income Class RE has been created in 2013.

Porte de France – L-4360 Esch-sur-Alzette).

Switching between Sub-Fund
A Shareholder may be entitled, under certain conditions, to switch, free of charge, from one Sub-Fund to another or from one Class to another within the same Sub-Fund on any Valuation Day, by conversion of Shares of one Sub-Fund into the corresponding Shares of any Class of the other Sub-Fund. The conversion of Classes into other Classes is subject to certain restrictions, due to the specific features of the relevant Classes. For more details about how to switch Sub-Funds, please refer to the Prospectus.

Tax legislation
The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

Responsibility
Société Générale Investment Solutions (Europe) 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.