

# 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.

## MOOREA FUND - STERLING INCOME FOCUS

### A sub-fund of Moorea Fund

#### Class Retail GBP (RG-D) - LU1278757155

Moorea 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 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.

### Investment policy

The Sub-Fund's investments will invest within the following parameters: Bonds 25% to 45% ; Equities 40% to 60% ; Alternatives 0 to 20% ; Cash 0 to 20%.

To produce return by way of income, the Sub-Fund will invest in a diversified portfolio of GBP denominated debt securities and related instruments. The exposure to non investment grade bonds will be limited to 10% of its net assets. The main driver of equity selection is expected dividend yield and fund will hold around 30 companies.

The Sub-Fund is also authorised to invest in structured products such as EMTN and certificates qualified as transferable securities. There will be no derivatives within the above-mentioned certificates. On an ancillary basis, the Sub-Fund may invest in money market instruments. The Sub-Fund shall neither invest in ABS nor in MBS nor in CDS. The Sub-Fund may invest in derivative instruments for hedging and efficient management purposes.

## Risk and Reward Profile



1	2	3	4	5	6	7
---	---	---	---	---	---	---

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 5 of the synthetic indicator of risk, due to investment in shares, convertible bonds, structured products and financial derivative instruments.

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

### Sustainable investment policy

Due to the fact that the Sub-Fund does not invest in securities integrating Environmental, Social and Governance (ESG) criteria, the Investment Manager does not therefore apply the sustainable investment policy of Société Générale Investment Solutions (Europe).

### Benchmark

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.

### Sub-Fund Currency

The Class RG-D is a distribution unit in GBP.

### 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 5 p.m.

### Counterparty Risk

Refers to the likelihood that an opposite party in a transaction will not fulfill their contractual obligations, such as the payment of principal or the other side of a trade.

### 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.

### Credit Risk

The issuer of a security in which the Fund has invested is unable to meet payments of principal or interest resulting in a loss for the Fund.

### 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

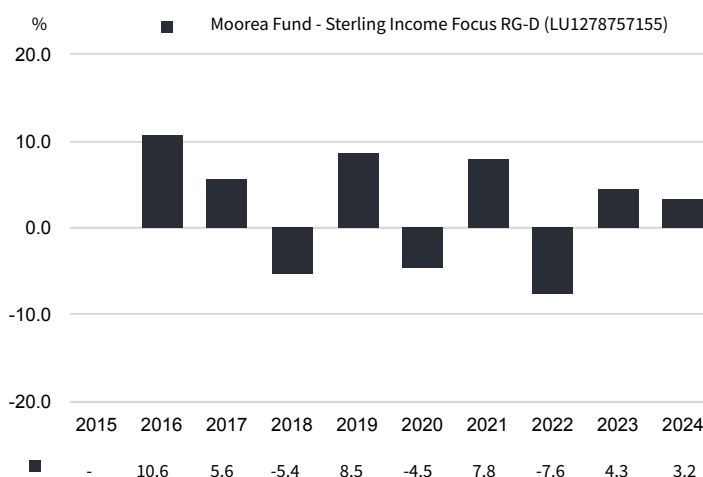
Refers to the risk of movements in currency exchange rates that can adversely affect the return of an investment.

## 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	1.54%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

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 Moorea Fund and the Articles of Incorporation at the registered office of Moorea 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 Moorea 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 GBP.

Moorea Fund - Sterling Income Focus RG-D has been created in 2015.

The investment strategy changed in November 2020.

The benchmark changed in November 2020. The benchmark's past performance data shown in the chart for annual periods prior to that date related to the previous Benchmark (5% GBP overnight LIBOR; 35% BofA Merrill Lynch GBP broad market 10 to 10 year bond index; 60% MSCI UK).

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.