

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 - Optimal Income MUHE-D

Société Générale Investment Solutions (Europe)

ISIN: LU1664185698

<https://investmentsolutions.societegenerale.lu>

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 12 February 2026.

WHAT IS THIS PRODUCT?

Type: This product is a share of a Sub-Fund of SG IS Fund

Term: The Sub-Fund is of unlimited duration and may continue to operate indefinitely.

Objective: The Sub-Fund's objective is to outperform the corporate credit market over a 3 to 5 years investment horizon with less volatility. The sub fund will not be managed against any particular benchmark and will pursue a total return approach. The sub-fund aims at meeting the long-term challenges of sustainable development while delivering financial performance by the combination of financial and extra-financial criteria, integrating ESG.

The Sub-Fund will be exposed to fixed income markets as well as stock markets. The Sub-Fund can invest either in equities, bonds, money market products, structured products based on economic conditions and expectations from the investment team.

The strategy of the Sub-Fund will consist in managing the allocation between the fixed income component and the equity component and the selection of individual securities for each component. The allocation between the two components will be defined by a top-down analysis, while the security selection will be achieved through a fundamental, bottom-up approach. The allocation strategy will be driven by economic growth and inflation expectations as well as relative expected return on investment between asset classes including risk analysis:

- Exposure to Equity risk (derivatives included): 0% Min – 60% Max

- Exposure to Interest Rates Risk (Bonds, Money markets): 40% Min – 100% Max

Fixed income bucket: the portfolio will be invested in the High Yield and Investment Grade credit markets. The Sub-Fund may invest in non-rated debt instruments by rating agencies, but considered to be equivalent in risk to at least a B- rated company by Standard & Poor's in the opinion of the Investment Manager (up to 15%). It will focus on issuers based in countries from the OECD, the G20, the EEC or the European Union, without any particular constraints as regards the geographic allocation. The selection of bonds will rely on a thorough fundamental analysis, the issuer's rating, the liquidity of the securities and their maturity. The portfolio's exposure to interest rate fluctuations will be determined based upon the investment team's macro economic scenarios and anticipations with respect to fixed income markets. Equity bucket: the investment team will have the ability to invest in a wide range of income type structured products diversified in terms of underlying investment, maturity and risk/return profile. The exposure to the equity risk bucket will be actively managed and based, among other factors, upon the investment team's views of the equity markets directionality and volatility.

SFDR Category: Article 8. The Investment Manager addresses ESG factors throughout the investment process by incorporating an exclusion policy completed by an ESG Integration policy. For structured products as for bonds, the extra-financial analysis is carried out at the level of the issuers.

The Sub-Fund excludes from the investment universe companies related to the following sectors (exclusions driven by revenue thresholds): Prohibited and controversial weapons, Thermal coal, Oil and gas, Tobacco and Palm Oil. In addition, companies with a very severe controversy rating (red) according to MSCI ESG Research are also excluded from the Sub-Fund's investment universe.

As part of its investment policy, the Sub-Fund adopts a rating upgrade approach. To carry out this analysis, the Investment Manager uses data provided by external ESG providers, including MSCI, as well as proprietary ESG models. The Sub-Fund follows a Best-in-Class approach by investing in issuers whose ESG rating is greater than or equal to BB (leading and average rating) on a scale of AAA to CCC (CCC being the worst) according to the MSCI ESG rating system. On an exceptional basis the Sub-Fund might have exposure to an issuer rated on an average B, up to a maximum of 3%.

Benchmark: The Sub-Fund is actively managed. For the purpose of performance comparison only, the return of the Sub-Fund will be compared to the following composite benchmark: 20% MSCI World 100% Hdg NR EUR (MXWOHEUR Index) and 80% Bloomberg Global Aggregate TR Hdg EUR (LEGATREH Index).

Income: Distribution share class.

Investment horizon: The risk and the reward of the product may vary depending on the expected holding period. We recommend holding this product at least for 5 years.

Currency: Your shares will be denominated in USD.

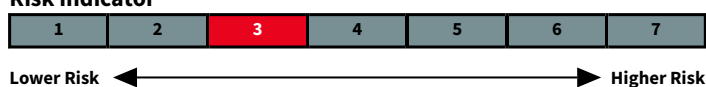
Processing and redemption orders: You can buy and sell your shares daily.

Depositary: Société Générale Luxembourg

Intended Investor: This share class is intended for professional investors and eligible counterparties. The fund is dedicated to investors who seeks growth of capital and may bear total capital loss. Potential investors should have an investment horizon of at least 5 years.

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

Risk indicator



The risk indicator assumes you keep the product for 5 year(s). Selling before the end of this period significantly increases the risk of lower investment returns or a loss.

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 medium-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.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the risk indicator shown.

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 Scenarios

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are illustrations using the worst, average, and best performance of the product, which may include input from benchmark / proxy, over the last ten years. The figures are not an exact indicator, markets could develop very differently in the future. What you get will vary depending on how the market performs and how long you keep the investment/product.

Recommended Holding Period: 5 year(s)

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	\$6,720	\$5,940
	Average return each year	-32.8%	-9.9%
Unfavourable	What you might get back after costs	\$8,400	\$9,240
	Average return each year	-16.0%	-1.6%
Moderate	What you might get back after costs	\$10,030	\$11,460
	Average return each year	0.2%	2.8%
Favourable	What you might get back after costs	\$11,120	\$13,770
	Average return each year	11.2%	6.6%

The figures 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: November 2024 and November 2025

Moderate Scenario: February 2018 and February 2023

Favourable Scenario: March 2020 and March 2025

WHAT HAPPENS IF Société Générale Investment Solutions (Europe) IS UNABLE TO PAY OUT?

Société Générale Investment Solutions (Europe) is a management company licensed and supervised by the CSSF. Société Générale Investment Solutions (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. 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 three 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.

Costs over time

	If you exit after 1 year	If you exit after 5 years
Total costs	\$643	\$1,555
Annual cost impact (*)	6.43% each year	2.65% 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 5.4% before costs and 2.8% after costs.

Table 2: Composition of costs

One-off costs		If you exit after 1 year
Entry costs	You will pay up to 5.00% of your investment amount when entering the product. This is the maximum 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	1.44% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year.	\$144
Portfolio transaction costs	0.07% 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.	\$7
Incidental costs		
Performance fees	20% above €STR + 2.65%	\$0

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@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>.

The cost, performance and risk calculations included in this Key Information Document follow the methodology prescribed by EU rules.

Past performance can be found here:

<https://investmentsolutions.societegenerale.lu>

The number of years used is 7 year(s). Previous performance scenarios calculation can be found here:

<https://investmentsolutions.societegenerale.lu>