

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 - Emerging Markets Equity ME

Société Générale Investment Solutions (Europe)

ISIN: LU1958315134

<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 and investment policy: The Sub-Fund seeks to provide long term capital appreciation over a cycle (5 years) through investments in a diversified and sustainable portfolio of emerging markets equity securities.

The Sub-Fund will invest at least 90% of its assets in equities and equivalent securities of companies domiciled in or exercising the predominant part of their economic activities in emerging markets. Are considered as emerging markets, countries included in the MSCI Emerging Markets index. Investment may also be made in equities and equivalent securities of companies domiciled in, or exercising the predominant part of their economic activity in, developed markets that have significant business operations in emerging markets.

The Sub-Fund will use quantitative (i.e. mathematical or statistical) models which are proprietary to the Investment Manager in order to achieve a systematic (i.e. rule based) approach to stock selection.

The Investment Manager will take into account principles of sustainable investing when selecting investments through a combination of exclusionary ESG screens, the use of ESG data in the quantitative models and the optimisation of the portfolio using sustainable and ESG characteristics.

SFDR Category: Article 8.

Benchmark: The Sub-Fund is actively managed with reference to the following benchmark: MSCI Emerging Markets Markets net total return in USD (Bloomberg ticker: NGDUEEGF index). The benchmark is used both for performance comparison and as a universe from which to select securities.

Income: Accumulation share class, the dividend is reinvested.

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 EUR, the Fund's base currency is USD.

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

Investment Manager: BlackRock Investment Management (UK) Limited

Depositary: Société Générale Luxembourg

Intended Investor: This share class is intended for professional investors and eligible counterparties. The fund is dedicated to investors who seek 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



Lower Risk ← → Higher Risk



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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium 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 an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

Recommended Holding Period: 5 years

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 | €4,250 | €3,810 |
| | Average return each year | -57.5% | -17.6% |
| Unfavourable | What you might get back after costs | €7,350 | €8,480 |
| | Average return each year | -26.5% | -3.2% |
| Moderate | What you might get back after costs | €9,810 | €9,870 |
| | Average return each year | -1.9% | -0.3% |
| Favourable | What you might get back after costs | €13,810 | €15,250 |
| | Average return each year | 38.1% | 8.8% |

The figures shown 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: October 2017 and November 2022

Moderate Scenario: February 2020 and February 2025

Favourable Scenario: February 2016 and February 2021

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

The Company is not required to make any payment to you in respect of your investment. If the Company was liquidated, you would be entitled to receive a distribution equal to your share of the Company's assets, after payment of all of its creditors. The Company has no obligation to make any payment to you in respect of the ordinary shares. There is no compensation or guarantee scheme in place that applies to the Company and, if you invest in the Company, you should be prepared to assume the risk that you could lose all of your investment. As a shareholder in the Company, you would not be able to make a claim to the Financial Services Compensation Scheme in the event that the Company is unable to pay you anything on its liquidation.

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 assume you invest €10,000. 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.

Table 1: Costs over time

| | If you exit after 1 year | If you exit after 5 years |
|-------------------------------|--------------------------|---------------------------|
| Total costs | €665 | €1,472 |
| Annual cost impact (*) | 6.65% each year | 2.81% 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 2.6% before costs and -0.3% after costs.

Table 2: Composition of costs

| | | If you exit after 1 year |
|---|---|--------------------------|
| One-off costs | | |
| 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 | 1.21%. The impact of the costs that we take each year for managing your investment. | €121 |
| Portfolio transaction costs | 0.54%. The costs of buying and selling the investments the Sub-Fund owns (estimate based on previous year’s costs). | €54 |
| Incidental costs | | |
| Performance fees | There is no performance fee. | €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>.

Information for Swiss investors

- **Representative in Switzerland:** Waystone Fund Services (Switzerland) SA, Av. Villamont 17, 1005 Lausanne.

- **Paying Agent in Switzerland:** Banque Cantonale de Genève, 17, quai de l’île, 1204 Genève.

The prospectus and the key information documents, the Articles of Association, as well as the latest annual and semi-annual reports can be obtained free of charge from the Swiss representative.

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>.

Previous performance scenarios calculation can be found here: <https://investmentsolutions.societegenerale.lu>