

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

Moorea Fund - Defined Return - RG-D

Société Générale Investment Solutions (Europe)

ISIN: LU2564067648

<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 17 February 2025.

WHAT IS THIS PRODUCT?

Type: This product is a share of a Sub-Fund of Moorea Fund.

Term: The Sub-Fund has a recommended holding period of 5 years.

Objective: **Investment objective:** The investment objective of the Sub-Fund is to generate a total return which exceeds the SONIA 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.

Investment policy: The allocation between investment instruments will be determined by market conditions and views of the investment team to achieve the investment objective. The Sub-Fund asset allocation will primarily be driven by macro-economic views determined by Kleinwort Hambros Investment Committee based upon equity valuations, momentum and sentiment prevailing in markets to determine the weights to allocate to each region / country / sector / style of management. The Sub-Fund's investment managers will then consider the volatility and correlation of each region / country / sector / style of management to best determine weights to allocate in respect of the target return of the Sub-Fund. The Sub-Fund is also authorized to invest in fixed income securities (up to 100% of the assets of the Sub-Fund) and in Cash (up to 10%)

SFDR Category: Article 6.

Benchmark: The Sub-Fund is actively managed, meaning it is not managed in reference to a benchmark. However, the performance of the Sub-Fund can be compared to the return of GBP Overnight SONIA + 3%.

Income: Distribution share class, the dividend is paid quarterly.

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 GBP, the Fund's base currency.

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

Depositary: Société Générale Luxembourg.

Intended Investor: This share class is intended for all investors. The fund is dedicated to investors who have neither financial expertise nor any specific knowledge to understand the Sub-Fund but nevertheless may bear total capital loss. It is suitable for investor who seeks growth of capital. 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium-high level. The risk category associated to this product was determined based on past observations, it is not guaranteed and can evolve in the future.

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.

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

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	£2,320	£3,980
	Average return each year	-76.8%	-16.8%
Unfavourable	What you might get back after costs	£8,350	£9,970
	Average return each year	-16.5%	-0.1%
Moderate	What you might get back after costs	£10,050	£11,550
	Average return each year	0.5%	2.9%
Favourable	What you might get back after costs	£12,520	£13,850
	Average return each year	25.2%	6.7%

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: February 2023 and December 2024

Moderate Scenario: May 2019 and May 2024

Favourable Scenario: December 2014 and December 2019

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	£630	£1,470
Annual cost impact (*)	6.3% each year	2.5% 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 2.9% after costs.

Table 2: Composition of costs

One-off costs		If you exit after 1 year
Entry costs	The impact of the costs you pay when entering your investment. This is the most you will pay, you could pay less;	5.0%
Exit costs	The impact of the costs of exiting your investment when it matures.	0.0%
Ongoing costs		
Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing your investment.	0.9%
Portfolio transaction costs	The costs of buying and selling the investments the Sub-Fund owns (estimate based on previous year's costs).	0.1%
Incidental costs		
Performance fees	There is no performance fee.	0.0%

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 contact.sgpwm@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 1 year(s). Previous performance scenarios calculation can be found here:

<https://investmentsolutions.societegenerale.lu>