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.

SG IS Fund - DEFINED RETURN

A sub-fund of SG IS Fund
Class Retail GBP - LU2564067994
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 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.

Investment policy
To achieve its objective, the Sub-Fund will invest up to 100% in equity linked structured products and or their swap equivalent collateralised by Gilts.

The Sub-Fund can utilise 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.
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 weights of these instruments in the portfolio will be inspired by the Kleinwort Hambros Investment Committee and the Sub-Fund will seek diversification across the following (but not limited to) countries / sectors / thematic indices:

- Mainstream developed indices (eg FTSE 100, Eurostoxx50, S&P500)
- Single developed country indices excluding mainstream indices (eg France, Germany, Switzerland, Japan)
- Emerging Markets including China & Asia Pacific Indices
- Index giving exposure to a particular investment style (eg Value & Growth)
- Single European periphery indices (eg Spain, Italy)
- Sectors and / or proprietary and thematic Indices.

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 20%).

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. It is not managed in reference to a benchmark.

Sub-Fund Currency
The Class RUHG-D is a distribution unit in USD.

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.

Risk and Reward Profile

Lower risk — Higher risk

Potentially lower reward — Potentially higher reward

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?
This Sub-Fund is in category 5 because its simulated historical value has shown relatively high volatility.

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:

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.

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	1.02%
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.

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.

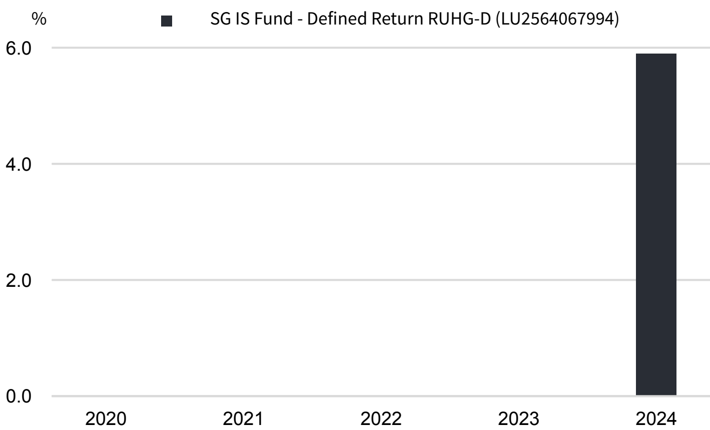
The ongoing charges do not include:

- 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.

Past performance



	2020	2021	2022	2023	2024
■	-	-	-	-	5.9

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 USD.

SG IS Fund - Defined Return RUHG-D has been created in 2023.

Practical information

Depositary

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 Depositary 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 Depositary 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 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 is this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

This Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Société Générale Investment Solutions (Europe) is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).
This key investor information is accurate as at 17/07/2025