

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 - STERLING MULTI-ASSET BALANCED

A sub-fund of SG IS Fund

Class Kleinwort Hambros clients GBP (HG) - LU2752875802

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

SG IS Fund - Sterling Multi-Asset Balanced is an actively managed Sub-Fund that aims to provide capital growth to investors from a diversified portfolio of investments. The overall risk of the Sub-Fund is intended to be consistent with that of a balanced portfolio, taking a moderate level of risk.

Investment policy

The Sub-Fund will seek to achieve its objective by investing through a well-diversified portfolio of equities, bonds, and money market instruments. At least 80% of the net assets will be invested through UCITS, UCIs and UCITS ETF.

The Sub-Fund will target 50% of the net assets to be invested directly and/or indirectly in shares and other equities. The equity allocation will vary according to market conditions within a range of +/- 20% from this target. There is no specific target market or geographic sector. The remainder may be invested in other securities including:

- Debt instruments rated Investment Grade and/or High Yield (at least rated BB- by Standard & Poor's), targeting a 40% allocation with a range of +/- 20%;
- Money Market Instruments with a maximum of 20%;
- Alternative funds compliant with UCITS rules, targeting a 10% allocation with a range of +/- 10%.

The Sub-Fund may be exposed to emerging markets through its investments in collective schemes, with a maximum of 30% of its net assets.

The Sub-Fund may invest in Contingent convertible capital instruments (CoCos), respecting a maximum of 10% of the Net Asset Value.

At least 50% of the net assets will be invested in GBP denominated investments.

Risk and Reward Profile



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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, because this strategy has shown medium fluctuations historically and this category is consistent with the risk limit of the Sub-Fund.

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

The Sub-Fund promotes environmental and/or social characteristics within the meaning of article 8 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector. The Sub-Fund integrates ESG criteria within mutual fund selection and portfolio management investment decisions. It aims to exhibit a superior ESG score versus the benchmark. The ESG portfolio score is assessed by comparing the average score of the portfolio against the benchmark. The Sub-Fund will seek to maximize the percentage of Article 8 and 9 funds in its portfolio.

Benchmark

The Sub-Fund is actively managed without reference to a benchmark. For the purpose of performance comparison only, the return of the Sub-Fund will be compared to the following composite benchmark: 50% MSCI ACWI; 17.5% BofA Merrill Lynch 1-10 Year UK Gilt; 17.5% BofA Merrill Lynch 1-10 Year Sterling Corporate; 10% HFRX Global Hedge Fund GBP Index; 5% SONIA GBP Overnight.

Sub-Fund Currency

The Class HG is an accumulation 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. The shares are capitalized. In consequence, unless specifically decided otherwise, no dividends are distributed to the shareholder.

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	0.62%
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

As the Sub-Fund has no complete calendar year, there is insufficient data to provide a useful indication of 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 SG IS Fund and the Articles of Incorporation at the registered office of SG IS 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 SG IS 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.
SG IS Fund - Sterling Multi-Asset Balanced HG has been created in 2024.

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.