

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 - Euro Government Bonds IE

Société Générale Investment Solutions (Europe)

ISIN: LU3099142443

<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 02 April 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 objective of the Sub-Fund is, over a recommended investment period of more than 5 years, to outperform the ICE BofA Euro Government Index (coupons reinvested) on an annual basis, by taking exposure to Eurozone government bond markets. Investment decisions incorporate both financial and non-financial criteria. Environmental, social and governance (ESG) criteria are taken into account when selecting securities, in order to assess the ability of governments to transform sustainable development issues into performance drivers.

The Sub-Fund's investment strategy consists of investing predominantly in euro-denominated "Investment Grade" government, agency or corporate debt securities held by Eurozone countries (minimum 90% of the net assets of the Sub-Fund), excluding cash.

The average duration of the portfolio will be typically between 0 and 12 years.

The Sub-Fund may invest in the following securities:

- Debt instruments issued by governments, State agencies or by supranational entities:
 - rated minimum "Investment Grade" (rating BBB- or higher delivered by Standard and Poor's ("S&P") or equivalent to BBB- or higher in the opinion of the Investment Manager). If at any time the Sub-Fund's assets are no longer compliant with this rating requirements due to downgrade, they shall be sold at the best interest of the investors.
 - in different geographical areas, with a maximum of 10% in emerging countries.
 - at least 30% of net assets, excluding cash, are invested in Green Bonds. Green bonds are bonds whose purpose is to finance projects that have a positive impact on the environment.
- UCITS, UCIs and UCITS ETFs (up to 10% of the assets).
- Derivatives: for hedging, investment and efficient management purposes, the Investment Manager may from time to time use derivatives (forward, futures and options) traded on over-the-counter and organised and regulated financial markets.

SFDR Category: Article 8. The Sub-Fund's investment strategy follows a responsible approach combining sector-based exclusions and the integration of ESG criteria (Best-in-Class / Best-Effort). The integration of ESG criteria aims to select securities based on their extra-financial behaviour (carbon emissions, health, safety) and, in particular, on their ability to turn sustainable development challenges into drivers of performance.

From this perspective, only States with an ESG rating greater than or equal to B, on a scale from AAA to CCC (CCC being the lowest), according to the MSCI methodology, are eligible for the investment universe.

In addition, the Sub-Fund adopts an improving-score approach based on sectoral and normative exclusions, as well as on the selection of issuers relying on fundamental analysis of extra-financial criteria. If a security held in the portfolio is downgraded below the thresholds defined for the investment universe (i.e., an ESG rating strictly below B and/or a red controversy rating), the portfolio manager will, by default, prioritise a disposal within a reasonable timeframe. The timing of the sale is determined based on market conditions and opportunities, with the aim of limiting the impact on the Sub-Fund's financial performance.

The methodological limitations of the extra-financial analysis approach include, in particular, the reliability of data published by States as well as the non-exhaustive and subjective nature of the analysis methodology implemented by the management company within its Best-in-Class and Best-Effort framework.

The Sub-Fund has been awarded the French SRI label (Label ISR). As such, the Sub-Fund will also ensure that it achieves a better result than its investment universe on two sustainability indicators related to principal adverse impacts. The choice of these two indicators is detailed in the SFDR annex.

Benchmark: The Sub-Fund is actively managed with reference to the following benchmark: ICE BofA Euro Government Index (EG00 Index).

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 Euro, the Fund's base currency.

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

Investment Manager: Société Générale Investment Solutions (France)

Depositary: Société Générale Luxembourg

Intended Investor: This share class is intended for all investors investing a minimum amount of 3,000,000 EUR. The fund targets investors seeking medium- to long-term (5 years) capital growth, who have a basic understanding and limited experience in investing in funds, and who are willing to take risks to achieve this objective.

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 2 out of 7, which is a 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.

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	€8,100	€7,870
	Average return each year	-19.0%	-4.7%
Unfavourable	What you might get back after costs	€8,100	€8,450
	Average return each year	-19.0%	-3.3%
Moderate	What you might get back after costs	€9,980	€8,980
	Average return each year	-0.2%	-2.1%
Favourable	What you might get back after costs	€11,080	€11,100
	Average return each year	10.8%	2.1%

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: December 2020 and January 2026

Moderate Scenario: October 2017 and October 2022

Favourable Scenario: November 2016 and November 2021

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	€175	€441
Annual cost impact (*)	1.75% each year	0.94% 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 -1.2% before costs and -2.1% after costs.

Table 2: Composition of costs

One-off costs		If you exit after 1 year
Entry costs	You will pay up to 1.00% of your investment amount when entering the product. This is the maximum you will pay; you could pay less.	€100
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	0.57% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year.	€57
Portfolio transaction costs	0.18% 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.	€18
Incidental costs		
Performance fees	There is no performance fee.	-

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 year(s). Previous performance scenarios calculation can be found here:

<https://investmentsolutions.societegenerale.lu>