

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 BOND FUND STRATEGY

A sub-fund of SG IS Fund

Class Institutional GBP - LU3101993544

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 Sub-Fund SG IS Fund-Sterling Bond Fund Strategy objective is to generate a return which exceeds that of the Benchmark which is 50/50 split in Merrill Lynch 1 - 10 year UK Gilt Index TR and in Merrill Lynch 1-10 year Sterling Corporate Index TR.

Investment policy

The Sub-Fund invest in predominantly Sterling denominated assets (i.e. 90% of the assets of the Sub-Fund) primarily investment grade, fixed and floating rate bonds and other debt securities which, in the opinion of the investment Adviser, have a comparable credit quality issued by corporations in any part of the world or issued or guaranteed by any government, government agency, supranational or public international organisation in any part of the world. The Sub-Fund will invest in securities listed or traded on Recognised Markets.

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).

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 3 of the synthetic indicator of risk, due to investment in a variety of high-quality and medium-quality issuers, the majority of which will be intermediate term investment-grade and high yield corporate bonds.

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:

Benchmark

The Sub-fund is actively managed with reference to the following benchmarks: 50% Merrill Lynch 1-10 years UK Gilt Index TR and 50% Merrill Lynch 1-10 years Sterling Corporate Index TR. The benchmarks are used for performance comparison.

Sub-Fund Currency

The Class IG1-D is a distribution unit in GBP.

Recommendation

The recommended investment period in this Sub-Fund is 3 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.

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	0.82%
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 GB.
SG IS Fund - Sterling Bond Fund Strategy IG1-D has been created in 2025.

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.