

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 – MULTI-STRATEGY IE

Société Générale Investment Solutions (Europe)

ISIN LU3135112608

<https://investmentsolutions.societegenerale.lu/en/>

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 13/03/2026

WHAT IS THIS PRODUCT?

Type: This product is a share of a Sub-Fund of SG IS Fund

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

Objective:

Investment objective: The Sub-Fund seeks, over a recommended minimum investment period of more than 5 years, to provide capital growth by actively investing across a diversified range of asset classes.

Investment policy: To achieve its investment objective, the Sub-Fund relies on four performance drivers: i) equities, ii) fixed income/credit, iii) alternative risk premia, and iv) structured products. Allocation to each performance driver is the result of a risk budgeting process, based on a proprietary model, with the objective to allocate between various performance drivers in such a way that each contributes to a predetermined percentage of the portfolio's total risk. A contribution target of each of the performance drivers to the Sub-Fund's total risk is set on a weekly basis, leading if necessary to some adjustment of the weighting of each performance driver within the Fund.

i) **Equities** (from 0% to 50% of the net assets): The equity strategy is determined both by an in depth financial analysis of the companies in which the Sub-Fund invests, completed by a macroeconomic view. The equity strategy is built around complementary sources of performance, such as directional buy positions and arbitrage positions. The equity strategy is deployed across global equity markets, including emerging markets (up to a limit of 25% of net assets). Exposure to equity markets will be achieved through investments in direct securities and/or via UCITS, UCIs and UCITS ETFs and/or via listed derivatives (futures and options).

ii) **Fixed Income/Credit** (from 0% to 100% of the net assets): Investments in Fixed Income/Credit strategy are realized based on a fundamental analysis of the underlying securities, including criteria such as credit quality, solvency, liquidity, sensitivity, maturity, yield and recovery prospects for distressed issuers. Fixed Income/Credit performance drivers include securities issued by both governments (sovereigns) and corporations, mainly denominated in euros. The fixed income/credit strategy is built around complementary sources of performance, such as directional long positions in investment-grade or high-yield government or corporate bonds, and arbitrage positions.

The Sub-Fund may invest in:

- bonds with a minimum rating of BBB-, according to Standard and Poor's;
- bonds rated between BB+ and BB- or deemed equivalent by the Investment Manager (up to a maximum of 50% of the Sub-Fund's net assets);
- bonds rated below BB- or deemed equivalent by the Investment Manager's internal criteria following a post-investment downgrade (up to a maximum of 10% of the Sub-Fund's net assets). The Sub-Fund's overall exposure to speculative securities will be limited to a maximum of 50% of the Sub-Fund's net assets;
- Convertible Contingent Bonds (Cocos) (up to a maximum of 10% of the Sub-Fund's net assets).
- Listed derivatives (futures, options, Credit Default Swaps, CDS indices);
- UCITS, UCIs and UCITS ETFs (maximum 10%).

iii) **Alternative risk premia** (from 0% to 70% of the net assets): The investment strategy aims to capture returns or "risk premia" of traditional asset classes (equities, bonds, currencies and commodities) in order to generate additional performance to risk-free rate. It also consists in capturing returns or "risk premia" of certain risk factors or management styles such as "value", "carry", "momentum", "defensive" or "trend" for each of these asset classes. The selection of risk premia is based on a fundamental analysis of premia. Allocation is diversified by alternative risk premia and asset classes (equities, fixed income, currencies, commodities) In order to implement this strategy, the Sub-Fund will gain exposure to risk premia via UCITS, UCIs and UCITS ETFs (maximum 10%).

iv) The fund may be exposed to up to 30% of its net assets to **Structured products**, whose underlyings belong primarily to equity, fixed income and credit asset classes.

Allocation is opportunistic and products are traded on a discretionary basis.

The Sub-Fund may use currencies other than its valuation currency for exposure, hedging or arbitrage purposes. It may trade in futures and options on regulated, organized or over-the-counter markets. It is not geographically restricted, and may trade in all currencies (including emerging currencies).

The Sub-Fund may therefore be exposed to currency risk up to a maximum of 100% of net assets.

SFDR Category: Article 6

Benchmark: The Sub-Fund is actively managed and uses the Euro Short Term Rate Index (ESTER) a posteriori as an indicator for assessing the Sub-Fund's performance and, as regards the performance fee benchmark used by relevant share classes, for calculating the performance fees. There are no constraints relative to any such Benchmark restraining portfolio construction. The Sub-Fund has not designated the Benchmark as a reference benchmark for the purpose of the Disclosure Regulation.

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 EUR, which is 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 institutional 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 dynamic capital growth while accepting the risks of equity markets.

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

Risk indicator



Lower Risk ← → Higher Risk



The risk indicator assumes you keep this product for at least 5 years.

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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a 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.

The Sub-Fund may also be exposed to the following risks, which are not adequately covered by the risk indicator above:

- Counterparty risk: The inability of a counterparty to meet its contractual obligations in the context of an over-the-counter transaction.
- Credit risk: The risk that the issuer of bond or money-market securities may not meet its commitments, or that its credit rating may be downgraded. It may also result from an issuer defaulting on repayment at maturity.

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 scenario

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

Recommended Holding Period: 5 years

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	€ 5,010	€ 6,240
	Average return each year	-49.90%	-9.00%
Unfavourable	What you might get back after costs	€ 8,880	€ 9,980
	Average return each year	-11.20%	0.00%
Moderate	What you might get back after costs	€ 10,180	€ 10,780
	Average return each year	1.80%	1.50%
Favourable	What you might get back after costs	€ 11,260	€ 12,150
	Average return each year	12.60%	4.00%

The figures shown 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: October 2017 and October 2022

Moderate Scenario: February 2017 and February 2022

Favourable Scenario: January 2016 and January 2021

WHAT HAPPENS IF THE MANAGEMENT COMPANY IS UNABLE TO PAY OUT?

Société Générale Investment Solutions (Europe) ("SG IS Europe") is a management company licensed and supervised by the CSSF. SG IS 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 of SG IS 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 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.

Cost over time

	If you exit after 1 year	If you exit after 5 years
Total costs	€ 600	€ 1,000
Annual cost impact *	6.00%	2.00% 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 3.50% before costs and 1.50% after costs.

Composition of costs

One-off costs		If you exit after 1 year
Entry costs	5.00% of the amount you receive when you enter the investment. This is the most you will pay, you could pay less.	€ 500
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	0.65% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year.	€ 65
Portfolio transaction costs	0.35% 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.	€ 35
Incidental costs		
Performance fees	0.00%. The actual amount varies depending on how well your investment performs. The cost-estimation is an average over the last 5 years. 20% above the benchmark €STR + 2% if the performance is positive.	€ 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 sgiseurope-contact.lu@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/en/>

The cost, performance and risk calculations included in this Key Information Document follow the methodology prescribed by EU rules. Previous performance scenarios calculation can be found here: <https://investmentsolutions.societegenerale.lu/en/>.