

SG IS FUND - GLOBAL CONSERVATIVE ALLOCATION PORTFOLIO

Monthly Factsheet

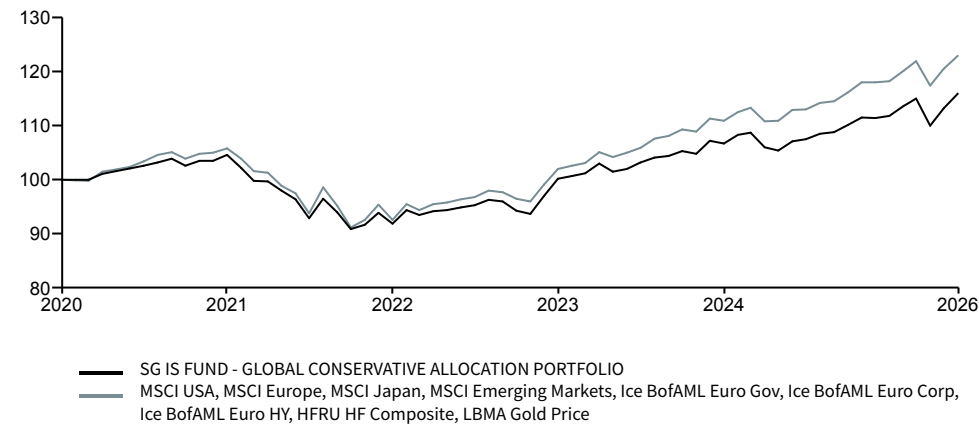
INVESTMENT OBJECTIVE

The investment objective of the Sub-Fund is to provide mid-term growth to investors from a diversified portfolio of investments. The portfolio will be actively managed, providing an active exposure to fixed income, equities and alternative investments, through mutual fund and direct holding investments picking. The overall risk of the fund is intended to be consistent with that of a conservative portfolio.

PERFORMANCE

Past performance should not be seen as an indication of future performance.

PERFORMANCE GRAPH (base 100)



RETURN

Cumulative	1 month	3 months	Year-to-date	1 year	3 years *	5 years *	Launch*
Fund	1.37%	0.66%	4.29%	7.24%	6.71%	2.34%	2.16%
Benchmark**	-	-	-	-	-	-	-
Gap	-	-	-	-	-	-	-

Calendar Year	2025	2024	2023	2022	2021
Fund	4.82%	6.47%	9.09%	-12.13%	4.55%
Benchmark**	6.61%	8.70%	10.10%	-12.44%	5.78%
Gap	-1.79%	-2.23%	-1.01%	0.31%	-1.23%

Calendar Year	2020	2019	2018	2017	2016
Fund	2.07%	8.85%	-7.00%	1.75%	-
Benchmark**	4.48%	12.23%	-2.40%	4.24%	-
Gap	-2.41%	-3.38%	-4.60%	-2.49%	-

**MSCI USA, MSCI Europe, MSCI Japan, MSCI Emerging Markets, Ice BofAML Euro Gov, Ice BofAML Euro Corp, Ice BofAML Euro HY, HFRU HF Composite, LBMA Gold Price

Source : Société Générale Investment Solutions (Europe)

RISK & VOLATILITY MEASURES

	Volatility			Beta	Sharpe Ratio
	1 year	3 years *	5 years *		
Fund	6.59%	5.48%	6.11%	0.81%	0.71%
Benchmark**	-	-	-	-	-

Source : Société Générale Investment Solutions (Europe)

AUGUST 2026

SHARE CLASS RETAIL EUR
LU1506378568

Synthetic Risk Indicator (SRI) ⁽¹⁾



Overall Morningstar rating (2)

★★★★

SFDR

Article 8

Minimum Sustainable Investment

0%

Morningstar category

EUR Cautious Allocation - Global

Recommended investment horizon

3-5 years

Fund assets

EUR 390.14 M

NAV

EUR 308.59

Fund base currency

EUR

Share class currency

EUR

Inception date

25/10/2016

Legal Form

UCITS Luxembourg SICAV

Management Company

Société Générale Investment Solutions (Europe)

Manager Name

Nicolas MOUSSAVI

Valuation / Subscriptions / Redemptions

Daily

Minimum subscription

1 share

Other share classes

One Off Costs

Entry Costs	5.00%
Exit Costs	0.00%

Ongoing Costs

Other Costs	1.62%
Transaction Costs	0.15%

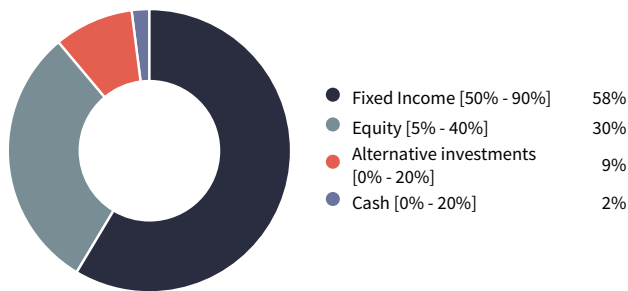
(1) Risk scale from 1 (lowest risk) to 7 (highest risk), the lowest category does not mean a risk-free investment. The risk and reward category shown is not guaranteed to remain unchanged and that the categorisation of the Sub-Fund may shift over time. The prospectus, the KIID (Key Investor Information Document) and annual reports of the Fund are available at <https://investmentsolutions.societegenerale.lu/en/> and on request at the registered office of SG IS Fund, of the Management Company or of the Custodian Bank.

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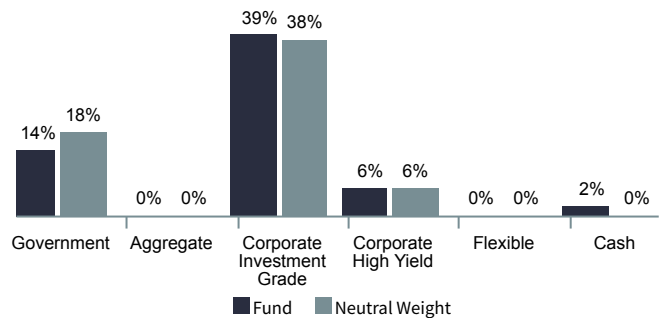
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AUGUST 2026

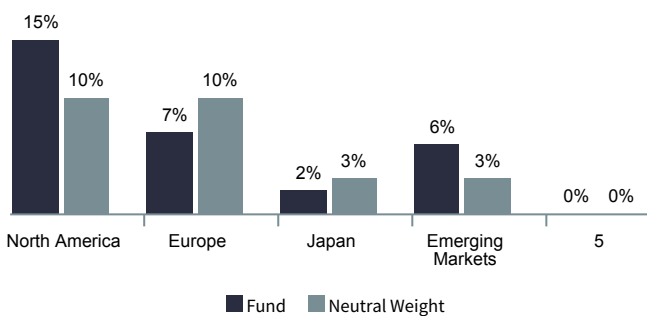
ASSET CLASS BREAKDOWN



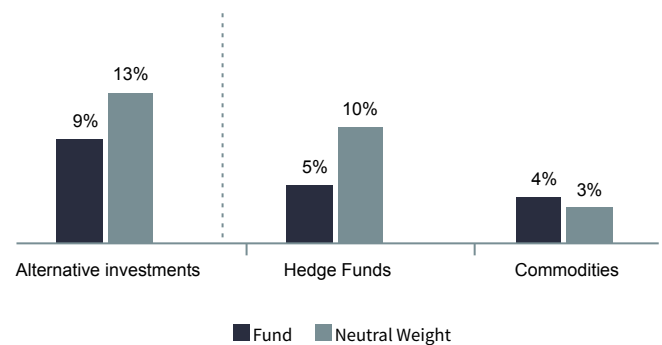
CASH AND FIXED INCOME BREAKDOWN



GEOGRAPHIC EQUITY BREAKDOWN



ALTERNATIVE INVESTMENT BREAKDOWN



PORTFOLIO HOLDINGS

Equities and similar	30.34%	Bonds and similar	58.40%
North America	15.11%	Government	13.83%
ISHARES MSCI USA SCREENED ETF	2.23%	SG IS FD EURO GOVERN.BDS IE 3D	3.01%
AMUNDI SP500 EQUI WEIGHT ESG ETF	4.01%	DNCA INVEST ALPHA BONDS SI 4D	2.34%
FT PUTNAM US LARGE CAP EQTY S	1.91%	PIMCO GIS INCOME FUND I EUR HDG	8.48%
AMUNDI NASDAQ 100 ETF DIST NH	6.96%	Corporate	38.59%
Europe	7.13%	ISHARES EURO CORP ESG UCITS	11.12%
ELEVA EURO SEL I2C EUR C.	1.66%	NEUBERGER BERM.CORP.HYB I2 3D	5.89%
AMUNDI STOXX EUROPE 600 ETF	2.37%	CARMIGNAC FLEX.BOND IWC EUR 3D	4.59%
M G LUX EUR.STV.FD EUR JI C3D	1.06%	AEGON EUR.ABS FD EUR.CL.I C4D	11.00%
JH HOR PEU SC GU2C EUR C.	2.04%	SG IS FUND EURO CREDIT IE 3D	5.99%
Japan	2.03%	High Yield	5.98%
ISHARES CORE MSCI JAPAN	1.04%	SG IS FUND EUR HIGH YIELD IEA	1.99%
FIDELITY JAPAN VALUE IHC	0.99%	FIDELITY FDS EURO.HY I ACC EUR	3.99%
Emerging	6.07%	Alternatifs	9.42%
HSBC FRONTIER MARKETS XC	0.43%	Basic ressources	2.50%
ISHARES MSCI AC FAR EAST EX-JAPAN	3.41%	ISHARES PHYSICAL GOLD ETC	4.35%
SG IS FUND EMERGING MARKET EQUITY IE	1.21%	Event Driven	0.00%
AMUNDI MSCI EMERGING	1.02%	-	-
		Ls Equity	5.07%
		BDL REMPART I	3.61%
		J.MER.GL.EQ.AB.RET.I H.EUR C3D	1.46%
		Cash	2.00%
		Banque EUR SGBT	0.23%
		Banque USD SGBT	1.77%
		BFT AUREUS ISR C	0.23%

Source: Société Générale Investment Solutions (Europe) as at 31/08/2026.

Actual weighting and investment allocations are subject to change on an ongoing basis and may not be exactly as shown. Investors should understand the different asset classes which make up the strategy as they have different risk characteristics. 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 tax benefits and liabilities will depend on individual circumstances and may change in the future.

The content of this document should not be interpreted as an investment service or as investment advice, and under no circumstances is it to be used or considered as an offer or incentive to purchase or sell a particular product. The content is intended for information purposes only and to provide investors with the relevant reference information for any investment decisions. It has no regard to the specific financial objectives of any individual investor, nor may it be construed as legal, accounting or tax advice. Past performance is no indication of future results.

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For Swiss investors: the Sub-Fund has been authorised for public sale by the Commission de Surveillance du Secteur Financier in Luxembourg and for public offering in Switzerland by the Swiss Financial Market Supervisory Authority (shortly 'FINMA'). The prospectus, the KIID (Key Investor Information Document) and annual reports of the Fund are available on the website www.fundinfo.com and can be obtained from our Representative and Paying Agent in Switzerland : Société Générale, Paris, succursale de Zurich, Talacker 50, Case postale 1928, 8021 Zurich.

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AUGUST 2026

MANAGEMENT COMMENTARY

Economic data released during August confirmed the resilience of both the U.S. and European economies despite a more restrictive financial environment. In the United States, activity remains supported by robust household consumption and a still-solid labour market, although some leading indicators point to a modest slowdown in growth. In the Eurozone, economic activity continues to surprise on the upside, driven by the strength of the services sector and a gradual improvement in domestic demand. Spain remains one of the key engines of European growth, while Germany is showing signs of stabilisation after several challenging quarters.

This economic resilience is nevertheless accompanied by inflation levels that remain above central banks' targets. In the United States, headline inflation stands at 3.4% year-on-year, while core inflation remains elevated, particularly within the services sector. In the Eurozone, inflation reached 3.3%, supported by persistent pressures on energy prices. Geopolitical tensions in the Middle East continue to fuel volatility in oil markets and sustain inflation expectations. Against this backdrop, both the Federal Reserve and the European Central Bank have maintained a cautious and hawkish tone, signalling that policy rates are likely to remain at elevated levels through year-end in order to firmly anchor inflation expectations.

Fixed income markets experienced another challenging month. Ten-year sovereign bond yields now stand at 4.75% in the United States, 3.32% in Germany and 4.18% in France, representing increases of at least 50 basis points since the beginning of the year. Beyond inflation concerns, investors remain focused on the fiscal trajectories of major developed economies as well as on political uncertainties on both sides of the Atlantic.

Equity markets broadly advanced during the month. In the United States, the S&P 500 (+2.72%) and Nasdaq (+4.18%) benefited from a rebound in technology stocks and solid corporate earnings. In Europe, major indices continued to move higher, supported by resilient economic activity (Euro Stoxx 50 +1.03%). The CAC 40 was the notable exception, declining by 2.06% as domestic political risk re-emerged. In Asia, Japanese equities recovered (MSCI Japan +2.36%).