SOCIETE GENERALE
Investment Solutions

Key Information Document

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 - Diversified Asset Fund RE

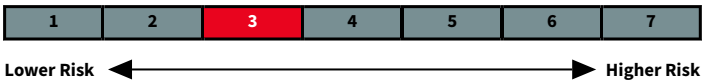
Société Générale Investment Solutions (Europe)
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https://investmentsolutions.societegenerale.lu
Call +352 47 93 11 1 for more information.
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Société Générale Investment Solutions (Europe) in relation to this Key Information Document.
The date of production of this KID is 16 September 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 Sub-Fund aims to generate capital appreciation over a five-year investment horizon through discretionary management investing in international financial markets, including equities, bonds and other debt instruments, either directly or through eligible UCITS or AIFs. The objective is to achieve sustainable financial performance while integrating environmental, social and governance (ESG) criteria in order to identify issuers best positioned to transform sustainability challenges into value creation opportunities.
The Sub-Fund invests in a diversified portfolio comprising up to 70% of international equities of all capitalisations, with limited exposure to small-cap companies and emerging markets. It may also invest up to 70% in bonds issued by issuers primarily located in OECD member countries, rated at least BBB- or deemed equivalent by the Investment Manager. A limited proportion of the assets may be invested in unrated, speculative-grade or downgraded securities, with a maximum exposure of 30% to high-yield securities.
The Sub-Fund may use derivative instruments for hedging and investment purposes and may invest in instruments embedding derivatives, including contingent convertible bonds (CoCos). The Sub-Fund may be exposed to foreign exchange risk up to 100% of its net assets.SFDR Category: Article 8. The Sub-Fund applies a sustainable investment approach combining sectoral exclusions and ESG integration, based on external data providers such as MSCI as well as internal analysis. The investment universe is limited to issuers with an ESG rating of at least B according to the MSCI scale ranging from AAA to CCC. Issuers involved in a major controversy or whose ESG rating falls below the defined threshold are progressively divested within a reasonable timeframe, taking market conditions into account. Methodological limitations relate to the availability and reliability of non-financial data.
Benchmark: The Sub-Fund is actively managed and is not constrained by any benchmark index. No benchmark is used for portfolio construction. However, a benchmark may be used for performance comparison purposes or as part of the investment analysis framework.
Income: Accumulation share class. No dividend distributions will be made.
Investment horizon: The risk and reward of the product may vary depending on the expected holding period. We recommend holding this product for at least 5 years.
Currency: Your shares will be denominated in EUR, which is the Fund's base currency.
Processing and redemption orders: Subscription and redemption orders must be received by the Depositary before 5:00 p.m. (Luxembourg time) on each business day. The net asset value is calculated on each Luxembourg bank business day.
Investment Manager: Société Générale Investment Solutions (France)
Depositary: Société Générale Luxembourg
Intended Investor: This share class is intended for all investors. The fund is dedicated to investors who seeks growth of capital and may bear total capital loss. Potential investors should have an investment horizon of at least 5 years.

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

Risk indicator



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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium 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**	**€7,040**	**€6,460**
	Average return each year	-29.6%	-8.4%
Unfavourable	**What you might get back after costs**	**€8,450**	**€9,380**
	Average return each year	-15.5%	-1.3%
Moderate	**What you might get back after costs**	**€9,750**	**€10,970**
	Average return each year	-2.5%	1.9%
Favourable	**What you might get back after costs**	**€11,350**	**€12,530**
	Average return each year	13.5%	4.6%

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: April 2015 and April 2020
Moderate Scenario: February 2017 and February 2022
Favourable Scenario: March 2020 and March 2025

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	**€657**	**€1,432**
Annual cost impact (*)	6.64% each year	2.74% 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 4.6% before costs and 1.9% after costs.

Table 2: Composition of costs

One-off costs		**If you exit after 1 year**
Entry costs	You will pay up to 5.00% of your investment amount when entering the product. This is the maximum 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	1.48% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year.	€148
Portfolio transaction costs	0.17% 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.	€17
Incidental costs		
Performance fees	There is no performance fee.	€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@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