

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.

MOOREA FUND - US EQUITY

A sub-fund of Moorea Fund

Class Retail USD (RU) - LU1648217575

Moorea 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 Private Wealth Management S.A.

Objectives and Investment Policy

Objectives

The Sub-Fund seeks to provide long-term capital growth by investing primarily in equities of US sustainable companies or companies that demonstrate improving sustainable characteristics.

Investment policy

The Sub-Fund invests at least 90% of its assets in equities of companies that are domiciled, or carrying out the main part of their economic activity, in the USA. All the equities invested in portfolio will be researched and analysed from an ESG standpoint. The Sub-Fund will mainly invest in sustainable companies or companies that demonstrate improving sustainable characteristics.

The portfolio will invest in approximately 50 to 70 companies included in the S&P 500 index. Up to 10% of the portfolio could be invested in securities not included in the S&P500 index. The portfolio may also invest in Canadian companies.

Sustainable investment policy

The Sub-fund promotes environmental and/or social characteristics within the meaning of article 8 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector. It takes into account ESG criteria in its investment process and applies the Sustainable investment policy of Société Générale Private Wealth Management S.A., available at: www.sgpmw.societegenerale.com.

The IM addresses ESG factors throughout the investment process, including research, company engagement and portfolio construction by incorporating a sector exclusion policy completed by an ESG Integration policy.

Sector exclusion policy

The Sub-Fund excludes of the investment universe companies that have significantly and repeatedly transgressed one of the 10 United Nations Global Compact principles, or having controversial activities such as thermal coal, chemical weapons etc., or being involved in one or more recent very severe controversies under the MSCI nomenclature (red flag). In addition, the IM employs norms and value-based exclusions as well. Examples of the exclusions (but not limited to them) are controversial weapons, gambling, adult entertainment, tobacco and fossil fuels which is driven by revenue thresholds.

Risk and Reward Profile



1	2	3	4	5	6	7
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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?

This Sub-Fund is in category 6 because its simulated historical value has shown relatively high volatility.

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.

The value of your investment may fall as well as rise and you may get back less than you originally invested.

ESG integration policy

The ESG views are the product of proprietary research and one-on-one engagement with companies. In addition, the IM draws on data from external providers. The IM uses the following framework to assess the ESG credentials of any business:

- A proprietary ESG scoring methodology applied to the entire stock universe of the strategy.

- A strategic classification framework for the entire research universe.

- Deep-dive research into specific ESG topics identified as material to the investment process, for stocks and sectors.

Additionally, the strategy is excluding the bottom-quintile of securities based on the IM's risk framework driven by the analysis of strategic classifications and proprietary ESG database.

The portfolio approach follows a "best-in-class" approach trying to identify clear sustainable leaders in the respective industries or companies which are improving their sustainability characteristics in the foreseeable future ("best effort").

Benchmark

The Sub-fund is actively managed with reference to the S&P 500 Index. This benchmark is used both for performance comparison and as a universe from which to select securities.

Sub-Fund Currency

The Class RU is an accumulation unit in USD.

Recommendation

The recommended investment period in this Sub-Fund is 3-5 years.

Net asset value calculation frequency

Daily, any full working day in Luxembourg and United States 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 2 p.m.

The shares are capitalized. In consequence, unless specifically decided otherwise, no dividends are distributed to the shareholders.

The Sub-Fund can be also exposed to the following risks which are not adequately taken into account by the indicators of risk above:

Liquidity Risk

The Sub-Fund may lose money or be prevented from earning capital gains if it cannot sell a security at the time and price is most beneficial to the Sub-Fund and may be unable to raise cash to meet redemption requests.

Operational Risk

Operational risk refers to a failure or delay in the system, processes and controls of the Sub-Fund or its service providers which could lead to losses for the Sub-Fund.

Market Risk

The value of equity and equity-linked securities may fluctuate in response to the performance of individual companies and general market conditions.

Concentration Risk

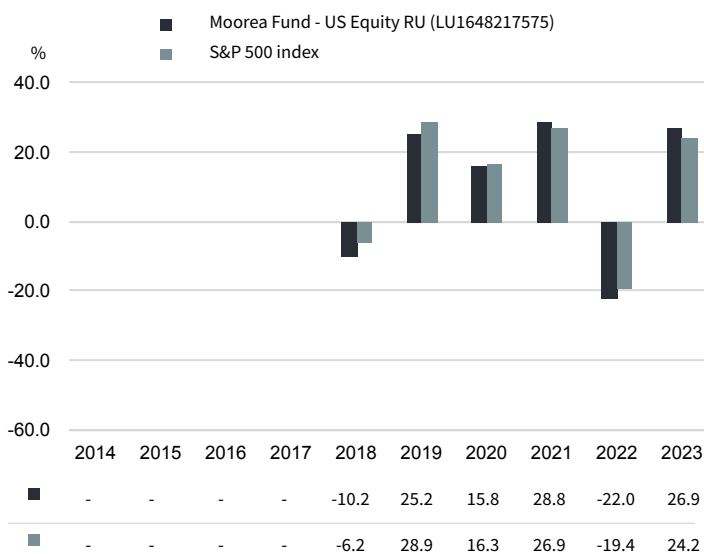
The Sub-Fund may be subject to significant losses if it holds a large position in a particular investment that declines in value or is otherwise adversely affected, including default of the issuer. Otherwise adversely affected, including default of the issuer.

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	1.71%
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



Practical information

Depository

Société Générale Luxembourg - 11, avenue Emile Reuter, L-2420 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 Moorea Fund and the Articles of Incorporation at the registered office of Moorea 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: www.sgpwm.societegenerale.com. 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: www.sgpwm.societegenerale.com. Subscription, redemption or conversion requests should be addressed to the Registrar Agent at Société Générale Luxembourg (operational center: 8-10 Porte de France – L-4360 Esch-sur-Alzette).

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 Moorea 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 have been calculated fees included.

Moorea Fund - US Equity RU has been created in 2017.

The performance of the Sub-fund has been calculated in USD.

The investment strategy changed in July 2021.

The benchmark changed in November 2020. The benchmark's past performance data shown in the chart for annual periods prior to that date related to the previous Benchmark (70% S&P 500 Index, 30% Russell 2000 Index).

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 Private Wealth Management S.A. 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.