

**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**

**Moorea Fund - Euro Fixed Income ME-D**

**Société Générale Private Wealth Management S.A.**

ISIN: LU1664187397

www.sgpwm.societegenerale.com

Call +352 47 93 11 1 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Société Générale Private Wealth Management S.A. in relation to this Key Information Document.

The date of production of this KID is 01 February 2024.

**WHAT IS THIS PRODUCT?**

**Type:** This product is a share of a Sub-Fund of Moorea Fund

**Term:** The Fund has no maturity date but in certain circumstances, as described in the Fund prospectus, the Fund may be unilaterally terminated following written notice to unitholders subject to compliance with the Fund prospectus and applicable regulation.

**Objective and investment policy:** **Investment objective:** The investment objective of the sub-fund is to seek regular income by investing primarily in Euro denominated debt. The sub-fund aims at meeting the long-term challenges of sustainable development while delivering financial performance by the combination of financial and extra-financial criteria, integrating ESG.

**Investment policy:** The Sub-Fund will invest predominantly in Euro denominated debt securities and related instruments domiciled in European countries (minimum 80% of the assets of the Sub-Fund). Up to 20% net assets may be invested in non-Euro denominated fixed income securities.

The average duration of the portfolio will be typically between 1 and 8 years.

The Sub-Fund may invest in the following securities:

- Debt instruments issued by governments, State agencies or by supranational entities
- Corporate debt instruments principally rated Investment Grade. It may also opportunistically invest in debt securities rated below Investment Grade with a rating of at least B-/B3 (up to 40% of the Sub-Fund's net assets)
- Debt instruments such as bonds with fixed coupon, variable coupon, floating coupon, step coupon, indexed coupon or zero coupon
- Convertible bonds and structured products (up to 10%). The Sub-fund will mainly invest in structured products designed to provide exposure to a certain interest rate, interest rate spread, credit spread, or currencies. The Sub-Fund may also invest on an ancillary basis in structured products indexed on equity indices or equities. Structured notes may or may not bear capital guarantee at maturity, by the issuer.
- Money Market Funds (up to 20%).

**SFDR Category:** Article 8. The Investment Manager addresses ESG factors throughout the investment process by incorporating an exclusion policy completed by an ESG Integration policy.

**Benchmark:** The Sub-Fund is actively managed without reference to a benchmark. For the purpose of performance comparison only, the return of the Sub-Fund will be compared to the following benchmarks: Ice Bofa 3-5 Years Euro Corporate Index, Ice Bofa 3-5 years Euro government Index, ESTER.

**Income:** Distribution share class, dividend is paid annually.

**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 Euro, the Fund's base currency.

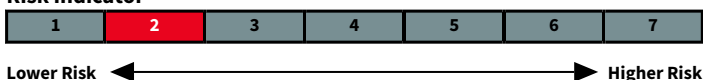
**Processing and redemption orders:** You can buy and sell your shares daily.

**Depository:** Société Générale Luxembourg

**Intended Investor:** This share class is intended for professional investors and eligible counterparties. 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 2 out of 7, which is a 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.

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.

## WHAT ARE THE RISKS AND WHAT COULD I GET BACK IN RETURN ? (continued)

### 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 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 |
|---------------------|---|--------------------------|---------------------------|
| <b>Minimum</b>      | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |                           |
| <b>Stress</b>       | <b>What you might get back after costs</b>  | <b>€6,400</b>            | <b>€6,610</b>             |
|                     | Average return each year  | -36.0%                   | -8.0%                     |
| <b>Unfavourable</b> | <b>What you might get back after costs</b>  | <b>€8,260</b>            | <b>€8,470</b>             |
|                     | Average return each year  | -17.4%                   | -3.3%                     |
| <b>Moderate</b>     | <b>What you might get back after costs</b>  | <b>€9,560</b>            | <b>€9,770</b>             |
|                     | Average return each year  | -4.4%                    | -0.5%                     |
| <b>Favourable</b>   | <b>What you might get back after costs</b>  | <b>€10,520</b>           | <b>€10,260</b>            |
|                     | Average return each year  | 5.2%                     | 0.5%                      |

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: September 2017 and October 2022

Moderate Scenario: March 2014 and March 2019

Favourable Scenario: February 2016 and February 2021

## WHAT HAPPENS IF Société Générale Private Wealth Management S.A. IS UNABLE TO PAY OUT?

The Company is not required to make any payment to you in respect of your investment. If the Company was liquidated, you would be entitled to receive a distribution equal to your share of the Company's assets, after payment of all of its creditors. The Company has no obligation to make any payment to you in respect of the ordinary shares. There is no compensation or guarantee scheme in place that applies to the Company and, if you invest in the Company, you should be prepared to assume the risk that you could lose all of your investment. As a shareholder in the Company, you would not be able to make a claim to the Financial Services Compensation Scheme in the event that the Company is unable to pay you anything on its liquidation.

## 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 assume you invest €10,000. 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.

Table 1: Costs over time

|                               | If you exit after 1 year | If you exit after 5 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | <b>€590</b>              | <b>€1,020</b>             |
| <b>Annual cost impact (*)</b> | 5.9% each year           | 2.0% 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 1.5% before costs and -0.5% after costs.

**Table 2: Composition of costs**

| <b>One-off costs</b>  |   | <b>If you exit after 1 year</b> |
|---|---|---------------------------------|
| Entry costs   | The impact of the costs you pay when entering your investment. This is the most you will pay, you could pay less; | 5.0%                            |
| Exit costs  | The impact of the costs of exiting your investment when it matures.   | 0.0%                            |
| <b>Ongoing costs</b>  |   |                                 |
| Management fees and other administrative or operating costs | The impact of the costs that we take each year for managing your investment.                                      | 0.9%                            |
| Portfolio transaction costs                                 | The costs of buying and selling the investments the Sub-Fund owns (estimate based on previous year's costs).      | 0.1%                            |
| <b>Incidental costs</b>                                     |   |                                 |
| Performance fees  | There is no performance fee.  | 0.0%                            |

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## 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.

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## 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 [contact.sgpwm@socgen.com](mailto:contact.sgpwm@socgen.com) or via the Company's website at [www.sgpwm.societegenerale.com](http://www.sgpwm.societegenerale.com). 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.

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## 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 [www.sgpwm.societegenerale.com](http://www.sgpwm.societegenerale.com).

### **Information for Swiss investors**

- **Swiss representative and payment service in Switzerland:** Société Générale, Paris, Zürich branch, Talacker 50, P.O. Box 5070, 8021 Zürich, acts as the fund's representative in Switzerland. Société Générale, Paris, Zürich branch, also provides payment services on behalf of the fund in Switzerland.

- **Place of distribution of the relevant documents:** The prospectus and the Key Investor Document, the Articles of Association/Contract of the Fund as well as the annual and semi-annual reports of the Fund may be obtained upon request and free of charge at the registered office of the Swiss Representative, of the Moorea Fund, of the Management Company or of the Custodian Bank.

- **Publications:** In Switzerland, the Fund's publications or notifications will be made on the electronic platform [www.fundinfo.com](http://www.fundinfo.com). The net asset value per unit, with the mention "commissions not included", will be published each business day on [www.fundinfo.com](http://www.fundinfo.com).

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: [www.sgpwm.societegenerale.com](http://www.sgpwm.societegenerale.com).

Previous performance scenarios calculation can be found here: [www.sgpwm.societegenerale.com](http://www.sgpwm.societegenerale.com)