

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 - SUSTAINABLE FLOATING RATE INCOME

### A sub-fund of MOOREA FUND

**Class Mandate USD (MUHE) - LU1693822048**

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 objective of the Sub-Fund is to deliver income and capital growth through a dynamic exposure to floating rate debt instruments denominated in Euro. The Sub-Fund is designed to provide a balance against rising interest rates. 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 environmental, social and governance criteria (ESG).

### Investment policy

The Sub-Fund aims to invest principally in Floating Rates debt instruments. Floating Rates debt instruments are bonds or structured products whose interest payments (coupons or bonus) are variable. The sub-fund will invest at least 50% in Investment Grade bonds issued by corporate, governments, or public institutions denominated in Euro. The average modified duration of the portfolio will be maintained below 1.

The Sub-Fund will not invest more than 30% of its net assets in non-rated or high yield instruments. The average rating of the portfolio will be maintained above BBB- (rating S&P).

The Sub-Fund may invest up to 20% in structured notes with a variable bonus. The Sub-Fund may invest in Money Market Instruments.

Currency risk resulting from investment in non EUR denominated debt securities will principally be hedged against the EUR.

### 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, by taking into account "Environmental, Social and Governance (ESG) criteria in its investment process. It applies the Sustainable investment policy of Société Générale Private Wealth Management S.A., available on the following website:

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

The Investment Manager addresses ESG factors throughout the investment process by incorporating i) an exclusion policy completed by ii) an ESG Integration policy.

#### i) Exclusion policy

In accordance with the Management Company's investment 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).

With regards to the portfolio construction, the portfolio management team 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 thermal coal which is driven by revenue thresholds.

#### ii) ESG Integration policy

The Sub-Fund adopts a rating upgrade approach. To carry out this analysis, the Investment Manager uses data provided by external ESG providers, including MSCI, as well as proprietary ESG models.

The Sub-Fund follows a Best-in-Class approach by investing in issuers whose ESG rating is greater than or equal to BB (leading and average rating) on a scale of AAA to CCC (CCC being the worst) according to the MSCI ESG rating system. For issuers not covered by MSCI, the Sub-Fund employs an in-house ESG process, based on negative/exclusion, ESG criteria screening/ranking and norm-based screening.

### Benchmark

The Sub-Fund is actively managed with reference to the following benchmark: Bloomberg Barclays Euro Floating Rates Notes Index. For the avoidance of doubt, the benchmark is used for performance comparison.

### Sub-Fund Currency

The Class MUHE is an accumulation unit in USD.

### Recommendation

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

### Net asset value calculation frequency

Daily, any full working day in Luxembourg 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 5 p.m.

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

## Risk and Reward Profile



1	2	3	4	5	6	7
---	---	---	---	---	---	---

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?

The Sub-Fund is at present situated at the level 3 of the synthetic indicator of risk. The objective of the Sub-Fund is to keep an identically risk level in investing only on "Investment Grade" bonds. In case of downgrade of an issuer rating, the risk profile of the Sub-Fund could increase temporarily.

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.

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

### Counterparty Risk

It refers to the likelihood that an opposite party in a transaction will not fulfill their contractual obligations, such as the payment of principal or the other side of a trade.

### 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.

### Credit Risk

It refers to the likelihood of the Sub-Fund losing money if an issuer is unable to meet its financial obligations, such as the payment of principal and/or interest on an instrument.

### 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	0.67%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

## Past performance

As the Sub-Fund has no complete calendar year, there is insufficient data to provide a useful indication of 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](http://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](http://www.sgpwm.societegenerale.com).

Subscription, redemption or conversion requests should be addressed to the Registrar Agent at Société Générale Luxembourg (operational center: 28-32 Place de la Gare, L-1616 Luxembourg).

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.

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, 28-32, Place de la Gare, L-1616 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 - Sustainable Floating Rate Income MUHE has been created in 2021.

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

### 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.