

MOOREA FUND SUSTAINABLE EURO FIXED INCOME

An active and diversified sustainable fixed income fund focusing on the Eurozone.

RECOMMENDED MINIMUM INVESTMENT PERIOD

5 years

UCITS RISK/RETURN PROFILE

1 2 **3** 4 5 6 7

SFDR CLASSIFICATION¹

Article **8**

Moorea Fund - Sustainable Euro Fixed Income, « the fund », is a sub-fund of the Moorea Fund umbrella SICAV registered by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg. Société Générale Private Wealth Management S.A. (SGPWM) is the management company of the Moorea Fund.

The fund seeks regular income by investing primarily in Euro denominated debt and aims at meeting the long-term challenges of sustainable development while delivering financial performance.

ACCESS THE WHOLE RANGE OF SUSTAINABLE OPPORTUNITIES IN THE FIXED INCOME UNIVERSE, WITH A FOCUS ON THE EUROZONE

AN ACTIVE & SUSTAINABLE PORTFOLIO MANAGEMENT



Objective: to generate regular income across all segments of the fixed income market by combining both **financial analysis** and **sustainability analysis** via assessment of environmental, social and governance (ESG) factors.



An opportunistic philosophy: securities selection and diversification are key drivers of performance.

A RISK MANAGEMENT IS FUNDAMENTAL TO OUR INVESTMENT PROCESS



Minimizing the average default risk of the fund thank to a thorough analysis of the various risk factors inherent in bonds and to proper diversification



Actively managed duration and yield curve positioning



ESG The Fund has seen its commitment toward a more responsible economy rewarded with the LuxFLAG ESG label.



A SUSTAINABLE APPROACH AT THE HEART OF THE PROCESS

The portfolio construction aims at two specific goals, on a best effort basis:

- ▶ Maximising the overall ESG rating by selecting best in class issuers, while also taking into consideration the risk/return profile and the strategy defined by the fixed income committee,
- ▶ Favoring issuers with improving ESG rating

The fund will try to optimise its global carbon footprint by monitoring its overall CO2 carbon emissions.

The sustainable impact of the fund may be improved through the use of Green Bonds.

On an ancillary basis, the fund may consider investing in Social Bonds (Social impact) and Blue Bonds (Sea & Ocean protection).

¹ Sustainable Finance Disclosure Regulation: 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.

MANAGEMENT TEAM

Moorea Fund - Sustainable Euro Fixed Income is managed by SGPWM's fixed income management team, in collaboration with bond specialists and analysts from Societe Generale Private Banking. These teams work in synergy for a better understanding of the bond universe and a constant search for innovative and sustainable solutions.

KEY INFORMATION

| | |
|--|---|
| Recommended investment horizon | 5 years |
| UCITS Risk/return grading ¹ | 0 1 2 3 4 5 6 7 |
| Legal form | UCITS Luxembourg SICAV |
| Management company | Societe Generale Private Wealth Management S.A. |
| Custodian / Central administration | Societe Generale Luxembourg |
| Auditor | Deloitte |
| Currency | EUR |
| Initial Net Asset Value | 250 (1 share) |
| Inception date | March 2014 |
| Valuation / Subscription / Redemption | Daily |
| Entry fees | 5% (max) |
| Exit fees | None |

AVAILABLE SHARE CLASSES

| ISIN | Details | Management fees ² | Ongoing charges ³ |
|--------------|-----------------------|------------------------------|------------------------------|
| LU1023727867 | RE - Accumulation | 0.80% | 0.99% |
| LU1023727941 | RE-D - Distribution | 0.80% | 0.99% |
| LU1137258932 | RUHE - Accumulation | 0.80% | 0.99% |
| LU1137259153 | RUHE-D - Distribution | 0.80% | 1.00% |
| LU1023728089 | IE - Accumulation | 0.60% | 0.75% |

Source: SGPWM, July 2021

¹ This risk classification is a Synthetic Risk and Reward Indicator (SRRI) as required for UCITS. The SRRI of UCITS must be calculated using annualised volatility intervals.

² Annual management fees include a maximum distribution fee of 0.65%, payable to the distributor (retail share classes only).

³ Ongoing charges are based on the actual charges for the previous year. In the case of a launch, these are estimates.

⁴ This document does not list all the risks (or other studies) that would be likely to influence the investor to complete a transaction.

Before subscribing, investors should consult the full prospectus of the sub-fund, the KIID, the periodic reports, the annual financial statements as well as the articles of association, available free of charge on <https://sgpwm.societegenerale.com/>.

GLOSSARY



ESG LuxFLAG is an independent, non-profit, international association created in Luxembourg in July 2006.

The objective of the LuxFLAG ESG Label is to reassure investors that the labelled funds actually incorporate ESG (Environmental, Social and Governance) criteria throughout the entire investment process.

Carbon Footprint: as key climate change indicators, Greenhouse gas emissions (GHG) are classified as per the Greenhouse Gas Protocol and are grouped in three categories:

- ▶ **Scope 1 - Direct scope:** GHG emissions that are those directly occurring from sources that are owned or controlled by the institution.
- ▶ **Scope 2 - Indirect scope:** GHG emissions that are generated by the electricity production purchased by the institution.
- ▶ **Scope 3 - Indirect scope - not owned:** GHG emissions that are consequences of the institution's activities, but that come from sources not owned and controlled by the institution.

The Carbon Footprint computation relies on MSCI data, which are based on declared or estimated figures from companies. It aims to take into account the GHG emissions of Scopes 1 and 2 produced by the companies held in the portfolio. GHG emissions are normalized by the sales volumes of each company (to allow for comparison between companies of different sizes) and adjusted by the weight of the security in the portfolio. Emissions are expressed in carbon dioxide equivalent (CO₂).

The purpose of the present document is to inform readers as to the investment strategies and opportunities identified by Société Générale Private Wealth Management, a wholly-owned subsidiary of Société Générale Luxembourg, a public limited liability company incorporated under Luxembourg law, with registered office at 11 avenue Emile Reuter, L-2420 Luxembourg, and registered with the B6061 under the Luxembourg Trade and Companies Register. It is intended solely for the person to whom it is addressed and may not be communicated to third parties. It is the responsibility of each person in possession of this document to ensure they comply with all applicable legal and regulatory provisions. The price and value of financial products as well as any resulting revenues may increase or decrease. Changes in exchange rates may have a negative impact on the value, price and revenues derived from financial products denominated in a different currency. The information given here may be amended in line with market fluctuations. Potential investors are advised to read the information given in the detailed documentation on specific products (prospectus, term sheet, product sheet, etc.), notably as regards the associated risks; this documentation only having a contractual value. Past performance is not indicative of future performance. In addition, investors acknowledge that redemptions of this product are dependent on there being no credit events or defaults by the entity which issues the product until its maturity. The services and investments referred to here may have tax, legal or accounting implications and it is important to remember that Société Générale Luxembourg does not provide any advice in this respect. Accordingly, Société Générale Private Wealth Management recommends that investors consult a professional advisor in order to assess any fiscal, accounting or legal implications linked to their individual situation.

ABOUT MOOREA FUND

Moorea Fund is a Luxembourg UCITS SICAV managed by Société Générale Private Wealth Management (SGPWM).

SGPWM is a management company, subsidiary of Societe Generale Luxembourg. Created in 2009, SGPWM offers investment solutions dedicated to large private and institutional investors.

ASSOCIATED RISKS⁴

Counterparty Risk

Refers to the risk of counterparty default resulting in non-payment. The fund may be exposed to counterparty risk through the use of Over The Counter (OTC) derivatives entered into by mutual agreement with a credit institution.

Liquidity Risk

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

Credit Risk

Refers to the likelihood of the 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.

Market Risk

Refers to the possibility for an investor to experience losses due to the overall performance of the financial markets.