SOCIETE GENERALE
Investment Solutions

KEY INFORMATION DOCUMENT

Objective

This document provides essential information about the investment product. It is not intended for marketing purposes. This information is provided to you as required by law and serves to help you understand the nature of this product and its risks, costs and potential risk and rewards, and compare it with other products.

Product

GARANT DYNAMIC

An investment Fund subject to Luxembourg law

Société Générale Investment Solutions (France), SOCIETE GENERALE Group
LU0253954332

https://www.investmentsolutions.societegenerale.fr
For more information you may call +33 1 58 98 89 11.
CSSF, the Luxembourg financial services authority, is responsible for monitoring Société Générale Investment Solutions (France)'s compliance with this key information document.
Société Générale Investment Solutions (France) is approved to operate in France under license No. GP-06000029 and is regulated by the AMF.
Date this document was created: 31/07/2025

Key features of this product

Type: Mutual Fund

Duration: This Fund was established for a term of 99 years.

Objectives:

The Fund is actively managed and is not linked to a benchmark. The objective of the Fund's investment policy is to enable investors to participate in appreciation in the value of the global equity markets over the medium- and long-term. At the same time, the investment in the European bond and money markets or the coordinated use of derivative strategies is intended to secure the guarantee(s) stipulated in each case.
If the Management Company deems it appropriate, the weighting is usually adjusted. The adjustment is based on certain rules which, according to the professional assessment of the Fund management, are expected to enable the net asset value of unit class IT (EUR) to be secured at the Guarantee Date of the Fund at its respective guarantee level.

Investments are predominantly made directly or via derivatives in equities and comparable securities of companies domiciled worldwide. In addition, the Fund may, in exceptional cases, invest up to 100% of the Fund's assets in bank deposits. A maximum of 10% of the Fund's assets may be invested in equities, interestbearing securities and comparable securities whose issuers are domiciled in an emerging market country.
Derivatives may be used to offset price movements of the assets (hedging). The assets may also be denominated in foreign currency. The proportion of assets not denominated in Euros is not limited. In principle, the investor may redeem units in the Fund on each valuation date.
Income is reinvested in the Fund. The base currency of the Fund is the Euro.

Recommendation: The unit class of the Fund should be invested in with at least a medium-term investment horizon.

Net asset value: The Net Asset Value will normally be calculated ("Calculation Day") and published ("Publication Day") in Frankfurt am Main, Luxembourg and London on the banking day following the Valuation Day.

Eligible investors: This Fund unit class is available to institutional investors.

Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within less than 3 years.

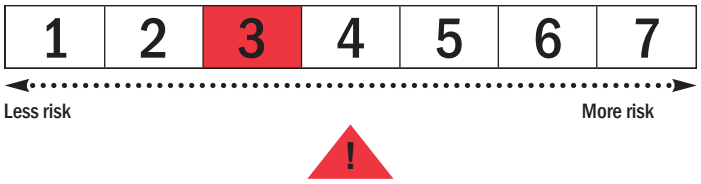
Depositary: BNP Paribas, Luxembourg Branch

Additional information: You may obtain more information about this Fund, including its prospectus and financial reports, free of charge upon request directly to Société Générale Investment Solutions (France), 29 boulevard Haussmann, 75009 Paris and on its website at:
https://www.investmentsolutions.societegenerale.fr

The Fund's net asset value is available at: https://www.fundsquare.net

What are the risks and potential rewards?

Synthetic Risk Indicator:



This risk indicator assumes that you stay invested for at least 3 years. The actual risk incurred may be quite different if you leave the Fund prematurely, and this may adversely affect your return. This risk indicator measures this product's level of risk relative to that of other investment products. It reflects the probability that adverse market movements may cause this financial product to suffer a loss, or that we may not be able to pay you.

We have given this product a medium-low risk class rating of 3 out of 7. This means that it has between low and medium level potential for loss, and that Management Company may not be able to fully redeem your investment if market conditions deteriorate. This may affect Management Company's ability to pay you.
The Fund may also be exposed to the following risks which are not covered by the risk indicator:
Counterparty risk: This is the risk that a counterparty to an over-the-counter transaction with the Fund may be unable to honor its contractual obligations.
Credit risk: Deterioration in the credit quality of an issuer.
As this product offers no protection against market fluctuations, you could lose all or part of your investment.

Performance scenarios

The figures shown below account for all the costs that are inherent to the financial product, but not necessarily all of the fees you may owe to your advisor or distributor. They also do not take into account your personal tax situation, which may also affect the amounts you receive.
Your return from this Fund depends on the future performance of financial markets. Future market movements are random and cannot be accurately predicted. The scenarios presented represent examples based on past results and certain assumptions.
Markets may behave quite differently in the future. The stressed scenario shows your hypothetical return under extreme market conditions.

Recommended holding period: 3 years Investment: EUR 10,000			
Scenarios		If you leave after:	
		1 year	3 years
Minimum return	No minimum return is guaranteed. You could lose some or all of your investment.		
Stressed scenario	Your hypothetical return net of costs	7 600 €	6 630 €
	Average annual return	-24.00%	-12.80%
Unfavorable scenario	Your hypothetical return net of costs	8 390 €	7 550 €
	Average annual return	-16.10%	-9.00%
Intermediate scenario	Your hypothetical return net of costs	9 460 €	9 400 €
	Average annual return	-5.40%	-2.10%
Favorable scenario	Your hypothetical return net of costs	10 550 €	11 250 €
	Average annual return	5.50%	4.00%

What happens if the Fund sponsor is unable to redeem my shares?

If the management company that manages your Fund's assets defaults, this will have no effect on your investment. Your Fund depositary is responsible for the custody and safekeeping of your Fund's assets.

How much will this investment cost me?

We may share the costs with the person who sells you the product to cover the services they provide to you. That person will inform you of the amount.

COSTS OVER A 3-YEAR PERIOD

The tables below show the amounts taken from your investment to cover the various costs. These amounts depend on the amount you invest and on how long you hold your investment. The amounts shown here are examples based on a hypothetical investment amount and different possible investment periods.
We have assumed the following:
- that in the first year you would get back the amount you invested (0% annual return);
- that for the other holding periods the product will perform as shown in the intermediate scenario;
- EUR 10,000 are invested.

Investment: EUR 10,000	If you leave after:	
	1 year	3 years
Total costs	648 €	947 €
Annual cost in % (*)	6.56%	3.24% per annum

(*) It shows how much costs reduce your return annually over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per year is expected to be 1.14% before costs are deducted and -2.10% after costs are deducted.

COSTS BREAKDOWN

One off entry and exit charges	The impact of annual costs if you leave after just 1 year Investment: EUR 10,000	
Entry charge	5.00% of your investment. This is the maximum amount you will pay and you may pay less.	500 €
Exit charge	0.00% of your investment before it is paid to you. This is the maximum amount you will pay and you may pay less.	0 €
Charges taken from the Fund annually		
Management fees and other administrative and operating expenses	1.52% of the value of your investment per annum. This estimate is based on the actual costs incurred during the previous year.	144 €
Transaction costs	0.04% of the value of your investment per annum. This is an estimate of the costs we incur when we buy and sell the investments that underlie the product. The actual amount depends on the volume of securities we buy or sell.	4 €
Ancillary charges taken from the Fund under specified conditions		
Performance-related fees	There is no performance-related fee for this product.	0 €

How long do I have to hold my investment and can I withdraw my money early?

RECOMMENDED INVESTMENT PERIOD: 3 YEARS

This Fund may not be appropriate for investors who plan to withdraw their money within less than 3 years. The recommended holding period is intended to minimize the risk of capital loss on your investment if redeemed after this period. It does not however constitute a guarantee. You may however redeem your investment at any time. Your Fund charges no redemption fee.

Who do I contact if I have a question or complaint?

You may address any questions or complaints directly to: Société Générale Investment Solutions (France), 29 boulevard Haussmann, 75009 Paris, or via its website at https://www.investmentsolutions.societegenerale.fr/fr/contact/

Other relevant information

All legal documents (ie the prospectus and the most recent annual and half-yearly reports) are available on request and free of charge from the management company or on its website at https://www.investmentsolutions.societegenerale.fr