

## 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

## CARMIGNAC TECH SOLUTIONS PROTECTED 2031 - CLASS I (A Sub-Fund of the investment company named SOLYS (the "Company"))

An investment Sub-Fund subject to Luxembourg law

Société Générale Investment Solutions (France), SOCIÉTÉ GÉNÉRALE Group  
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CSSF, the Luxembourg financial services authority, is responsible for monitoring Société Générale Investment Solutions (France)'s compliance with this key information document.

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### Key features of this product

**Type:** Undertakings for Collective Investments in Transferable Securities (UCITS)

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

**Objectives:**

The investment objective of the SOLYS - Carmignac Tech Solutions Protected 2031 (the "Sub-Fund") is to preserve the initial Net Asset Value during the term of the Sub-Fund, while allowing to participate to the potential increase of international equity markets.

To do so, the Sub-Fund will invest mainly in Euro-denominated European government bonds as well as in an OTC option allowing participation to the upside of the performance of an international equity basket.

The Sub-Fund is a fixed term fund with a target maturity date expected to be on or around 05/12/2031, as finally determined by the Board at its discretion (the "Maturity Date").

The Sub-Fund is actively managed and is not managed in line with any benchmark index.

The Sub-Fund seeks to achieve its investment objective by investing in a portfolio of Euro-denominated European government bonds (the "Bond Portfolio").

The Sub-Fund may use financial derivative instruments such as Total Return Swap(s) and/or asset swap transaction(s) to mitigate, or hedge, fully or partially the risks associated with the Bond Portfolio.

In addition and in order to obtain exposure to the performance of the Bond Portfolio, the Sub-Fund may invest in Credit Default Swaps (CDS) linked to European sovereign issuers.

The Sub-Fund will also invest in an OTC option allowing participation to the upside of the performance of an international equity basket (such basket the "Equity Portfolio"). The Equity Portfolio provides the performance of equities from large and mid-cap issuers of the information technology sector across developed and emerging markets countries, without restrictions in terms of allocation by geographical zone or market capitalization.

Investors should note that the Sub-Fund may hold for up to 100% of its assets in cash instruments such as bank deposits at sight, other bank deposits (within the meaning of Article 41 (1) (f) of the Law, i.e. not bank deposits at sight), money market instruments or Money Market Funds or other eligible liquid assets for treasury purposes or for investment goals, particularly (i) during the subscription period intended to be of around three months following the launch of the Sub-Fund, (ii) within a three-month period leading up to the Sub-Fund's liquidation where investments are either maturing or being sold, or (iii) under unfavourable market circumstances during which the above-described investment strategy would become impossible to continue implementing and the Sub-Fund would no longer be able to achieve its investment objective or for defensive purposes.

During those periods, the Sub-Fund will not fall within the scope of MMFR. For the avoidance of doubt, investment in such assets is not part of the core investment policy of the Sub-Fund.

Whilst the Sub-Fund seeks to preserve the initial Net Asset Value during its term through its investment in the Bond Portfolio and use of financial derivative instruments, the Sub-Fund does not have principal protection features and therefore investors are at risk of losing their investment should the Sub-Fund not be able to attain its investment objective.

The share currency is the Euro (EUR).

**Invested financial instruments:** European government bonds, asset swaps, credit default swaps, OTC option, international equities, units/shares of UCITS or other UCIs.

**Dividend policy:** All Classes of Shares are capitalization Shares.

**Net Asset Value:** Is calculated daily provided that the relevant stock exchanges are open for trading and orders can be covered.

**Subscriptions and Redemptions:** One Business Day before any Dealing Day (as defined in the Prospectus) at 15:00 Luxembourg time at the latest.

**Eligible investors:** Class I Shares are available to feeder funds which are managed by the Investment Manager and any of its affiliates and qualified as institutional investors within the meaning of Article 174 2c) of the Law. US Persons may not invest in the Sub-Fund.

**Recommendation:** This Sub-Fund may not be appropriate for investors who plan to withdraw their money within less than 6 years.

**Depository:** Société Générale Luxembourg S.A.

**Additional information:** You may obtain more information about this Sub-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 Sub-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 6 years. The actual risk incurred may be quite different if you leave the Sub-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 Sub-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 Sub-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: 6 years  
Investment: EUR 10,000

Scenarios		If you leave after:	
		1 year	6 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	8 730 €	10 620 €
	Average annual return	-12.70%	1.00%
Unfavorable scenario	Your hypothetical return net of costs	9 450 €	10 620 €
	Average annual return	-5.50%	1.00%
Intermediate scenario	Your hypothetical return net of costs	10 200 €	10 620 €
	Average annual return	2.00%	1.00%
Favorable scenario	Your hypothetical return net of costs	11 180 €	14 910 €
	Average annual return	11.80%	6.90%

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

If the management company that manages your Sub-Fund's assets defaults, this will have no effect on your investment. Your Sub-Fund depositary is responsible for the custody and safekeeping of your Sub-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 6-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	6 years
Total costs	35 €	225 €
Annual cost in % (*)	0.35%	0.35% 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 1.35% before costs are deducted and 1.00% 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	0.00% of your investment. This is the maximum amount you will pay and you may pay less.	0 €
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 Sub-Fund annually		
Management fees and other administrative and operating expenses	0.35% of the value of your investment per annum. This is an estimate.	35 €
Transaction costs	0.00% 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.	0 €
Ancillary charges taken from the Sub-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: 6 YEARS

This Sub-Fund may not be appropriate for investors who plan to withdraw their money within less than 6 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 Sub-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>