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

LOMBARD ODIER EUROPEAN SELECTION - 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), SOCIETE GENERALE Group
LU3284409466

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.
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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 SOLYS – Lombard Odier European Selection (the "Sub-Fund") is to generate performance over a long-term horizon by exploiting investment opportunities on the European equity markets while providing a fixed stream of distributions. With respect to such fixed stream of distributions, potential investors and investors into Shares of the Sub-Fund are invited to take a particular attention to the Distribution Policy, the Compulsory Redemption and the Risks Warning sections of the prospectus.

This Sub-Fund is actively managed meaning that the Management Company is taking investment decisions with the intention of achieving the Sub-Fund's investment objective with complete discretion with respect to portfolio allocation and overall level of exposure to the market.

The Sub-Fund seeks to achieve its objective by investing in a diversified basket of transferable securities, including mainly fixed or variable debt instruments issued or guaranteed by sovereign states of the Euro Zone with a rating at least equal to that of France, and shares and/or units of UCITS or other UCIs, and/or in an OTC Derivative the purpose of which is to reach its investment objective by exchanging the investment proceeds against the value of the Portfolio (as defined hereafter).

The 'Portfolio' consists of a basket of equities that are components of the Index (as defined in the prospectus) (the "Investment Universe"), which may be adjusted for the mitigation of risks as described below. In addition, the Sub-Fund may invest up to ten (10) per cent in equities that are listed or traded on Regulated Markets of issuers which have their registered office or carry out their predominant activities in countries of the OECD that are not components of the Index.

Equities composing the Portfolio will be selected by a proprietary methodology designed by the Investment Manager (as defined in the prospectus).

Except for situations of exceptionally unfavourable market conditions where a temporary breach of the 20% limit is required by the circumstances and justified having regard to the interests of the shareholders, the Sub-Fund may invest up to 20% of its net assets in bank deposits at sight in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets or for a period of time strictly necessary in case of unfavourable market conditions.

On an ancillary basis, the Sub-Fund may also invest in bank deposits, money market instruments or Money Market Funds or other eligible liquid assets for treasury purposes or for investment goals.

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 (for example in case of high volatility in the markets); the Sub-Fund may, on a temporary basis, invest up to 100% of its net assets in 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 the avoidance of doubt, investment in such assets is not part of the core investment policy of the Sub-Fund. During this period, the Fund will not fall within the scope of Money Market Fund Regulation.

The share currency is the Euro (EUR).

Invested financial instruments: Sovereign debt instruments of the Euro Zone, units/shares of UCITS, OTC derivatives such as total return swaps, and equities.

Dividend policy: The Sub-Fund's amounts available for distribution (if any) will be distributed.

Net Asset Value: Is calculated daily provided that the relevant stock exchanges are open for trading and orders can be covered. Please refer to the prospectus for the exact business days on which the NAV will be calculated.

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: This Sub-Fund unit class is available to all investors, except for US Persons.

Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw their money within less than 5 years.

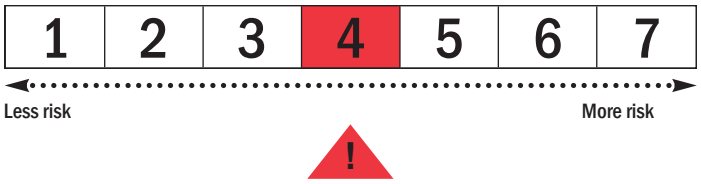
Depositary: Société Générale Luxembourg S.A.

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 5 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 risk class rating of 4 out of 7. This means that it has a 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 Sub-Fund depends on the future performance of financial markets. Future market movements are random and cannot be accurately predicted. The unfavorable, intermediate and favorable scenarios presented below are examples based respectively on the Sub-Fund's worst, median and best returns and on the average performance of the appropriate benchmark index over the last 10 years.
Markets may behave quite differently in the future. The stressed scenario shows your hypothetical return under extreme market conditions.

Recommended holding period: 5 years Investment: EUR 10,000			
Scenarios		If you leave after:	
		1 year	5 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	3 560 €	3 590 €
	Average annual return	-64.40%	-18.50%
Unfavorable scenario	Your hypothetical return net of costs	7 860 €	9 010 €
	Average annual return	-21.40%	-2.10%
Intermediate scenario	Your hypothetical return net of costs	9 680 €	12 060 €
	Average annual return	-3.20%	3.80%
Favorable scenario	Your hypothetical return net of costs	13 080 €	14 080 €
	Average annual return	30.80%	7.10%

The unfavorable scenario occurred for an investment in the benchmark between September 2017 and September 2022.
The moderate scenario occurred for an investment in the benchmark between July 2019 and July 2024.
The favorable scenario occurred for an investment in the benchmark between March 2020 and March 2025.

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 5-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	5 years
Total costs	688 €	1 231 €
Annual cost in % (*)	6.93%	2.31% 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 6.11% before costs are deducted and 3.80% 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	1.00% of your investment before it is paid to you. This is the maximum amount you will pay and you may pay less.	95 €
Charges taken from the Sub-Fund annually		
Management fees and other administrative and operating expenses	0.98% of the value of your investment per annum. This is an estimate.	93 €
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: 5 YEARS

This Sub-Fund may not be appropriate for investors who plan to withdraw their money within less than 5 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