

KEY INVESTOR 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

DYNAMIC VARIO PROTECT

An investment fund subject to Luxembourg law

SG 29 HAUSSMANN (SOCIÉTÉ GÉNÉRALE Group)

LU0301268404

<https://sg29hausmann.societegenerale.fr>.

For more information you may call +33 1 58 98 89 11.

The CSSF, the Luxembourg financial services authority, is responsible for monitoring SG 29 HAUSSMANN's compliance with this key investor information document.

SG 29 HAUSSMANN is approved to operate in France under licence No. GP-06000029 and is regulated by the AMF.

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Key features of this product

Type: Mutual Fund.

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

Objectifs:

The Fund is actively managed and is not linked to a benchmark. The Fund aims to provide unitholders with exposure to the performance of a basket of investment units through the use of derivative instruments. The Fund invests in a derivative-based investment strategy that uses a dynamic hedging model to determine participation in the performance of a basket of equity, fixed income or commodity funds. Over the long term, the basket of funds is expected to generate a return equivalent to a portfolio consisting of 60%-80% equities and commodities and 20%-40% bonds. The participation in the performance of the basket of funds may vary - depending on market conditions - due to the dynamic hedging model.

In principle, the investor can redeem units in the fund on each valuation day. The income is reinvested in the Fund.

Derivatives may be used to offset price movements of the assets (hedging), to exploit price differences between two or more markets (arbitrage) or to increase profit opportunities, even if this also increases the risk of losses (leverage).

The base currency of the Fund is Euro.

This unit class of the Fund is suitable for investors who wish to invest their money over the medium term.

Net asset value: The Net Asset Value Per Unit of a Unit Class, as well as the issue and redemption prices shall be determined on each banking and trading day in Frankfurt am Main and Luxembourg ("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 three years.

Depository: Société Générale

Additional information: You may obtain more information about this fund, including its prospectus and financial reports, free of charge upon request directly to SG 29 HAUSSMANN, 29 boulevard Haussmann, 75009 Paris.

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 three 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 risk class rating of 4 out of 7. This means that it has medium level potential for loss, and that SG 29 Haussmann may not be able to fully redeem your investment if market conditions deteriorate.

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 honour its contractual obligations.

Liquidity Risk: This is the risk that a financial market will be unable to accommodate the volume of trading.

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 unfavourable, intermediate and favourable scenarios presented below are examples based respectively on the fund's worst, median and best returns and on the average performance of the appropriate benchmark index over the last three years.

Markets may behave quite differently in the future. The stressed scenario shows your hypothetical return under extreme market conditions. It is not easy to liquidate an investment in this product. You have no guarantee if you leave the fund before the end of the recommended holding period.

Recommended holding period : 3 years
Investment : 10,000 €

Scenarios		If you leave after:	
		1 year	3 years
Minimum return	No minimum return is guaranteed if you leave the fund before three years. You could lose some or all of your investment.		
Stressed scenario	Your hypothetical return net of costs	2 987,75 €	2 337,19 €
	Average annual return	-70.12%	-38.40%
Unfavourable scenario	Your hypothetical return net of costs	7 464,15 €	6 057,30 €
	Average annual return	-25.35%	-15.38%
Intermediate scenario	Your hypothetical return net of costs	9 379,35 €	9 162,09 €
	Average annual return	-6.20%	-2.87%
Favourable scenario	Your hypothetical return net of costs	11 322,10 €	12 255,43 €
	Average annual return	13.22%	7.01%

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?

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.
- 10,000 EUR is invested.

COSTS OVER A 3-YEAR PERIOD

Investment: 10,000 EUR	If you leave after:	
	1 year	3 years
Total costs	744,89 €	1 265,22 €
Annual cost in % (*)	7.57%	4.29% per annum

Your financial advisor on this fund or its distributor may require that you pay additional costs. If this is the case, they will keep you informed of these costs and explain how they affect your investment.

COST BREAKDOWN

The table below:

- shows the annual impact of the various types of costs on the return on your investment you could obtain if you remain invested throughout the recommended investment period;
- explains the nature of each fee or charge.

One off entry and exit charges	The impact of annual costs if you leave after 1 year Investment : 10, 000 €	
Entry charge	5.00% of your investment. This is the maximum amount you will pay and you may pay less.	500,00 €
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.	0,00 €
Charges taken from the fund annually		
Management fees and other administrative and operating expenses	2.46% of the value of your investment per annum. This estimate is based on the actual costs incurred during the previous year.	245,78 €
Transaction costs	0.12% 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.	12,00 €
Ancillary charges taken from the fund under specified conditions		
Performance-related fees	There is no performance-related fee for this product.	0,00 €

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 three years. The recommended holding period is intended to minimise 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 SG 29 HAUSSMANN, 29, boulevard Haussmann, 75009 Paris, or via its website at <https://sg29haussmann.societegenerale.fr>.

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 following address : SG 29 HAUSSMANN, 29 boulevard Haussmann, 75009 Paris.