

## Key investor information

*This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.*

### Euro Value, a compartment of Indosuez Funds Unit: G (Accumulation) LU1073902352; Unit: GX (Distribution) LU1073902436

This document may be representative of the distribution and accumulation unit, as indicated in the "Practical information" section. This SICAV is managed by CA Indosuez Wealth (Asset Management).

## OBJECTIVES AND INVESTMENT POLICY

The objective of the compartment (hereinafter, the "Fund") is to achieve a return and/or a long-term capital gain through the management of a portfolio investing at least 75% of its assets in equities of European companies that are undervalued ("Value"), irrespective of size or industry. For the requirements of French investors, this Fund is eligible for inclusion in a Plan d'Epargne en Actions [share savings plan] in France.

The net assets of the Fund will be invested primarily in equities or other securities providing access to corporate capital, in warrants, options, and debt instruments, and up to 10% of the net assets may be invested in UCITS, particularly ETFs.

Within the limits of the investment restrictions as described in the prospectus, the Fund may make use of futures or options contracts on equities or stock market indices, either for hedging or asset exposure purposes.

For each Share Class, the Fund is authorised to hedge exchange rate risk as part of its asset management approach.

The Fund aims to outperform its benchmark index, specifically the MSCI EMU Value Net Return EUR Index (M7EM000V). The Fund is actively managed, meaning that it may significantly differ from the benchmark index in terms of its composition and that there is no restriction regarding the extent to which the Fund's portfolio may deviate from the index. The investment scope is not limited to the benchmark index; the manager may purchase securities or invest in sectors which are not cited, for example in order to benefit from specific circumstances or to adapt to market conditions. The volatility of any performance deviation is usually between 2% and 10% depending on market conditions, but this does not constitute a limit nor a constraint.

Other information: The Fund promotes environmental and/or social characteristics, among others, pursuant to Article 8 of the SFDR Regulation, as supplemented by the Taxonomy Regulation. This Fund does not have a sustainable investment objective.

The base currency for the Fund is the Euro.

The investor may purchase or sell units of the Fund on a daily basis (full banking days in Luxembourg).

All the Fund's income is reinvested.

## RISK AND REWARD PROFILE

With lower risk, With higher risk,

potentially lower rewards potentially higher rewards



This indicator represents the annual historical volatility of the Fund over a 5-year period.

Risk category 6 reflects a very high potential gain and/or loss in the portfolio's value. This is achieved through investments in equities on the European market.

Historical data, such as that used to calculate the synthetic indicator, cannot be considered as a reliable indication of the Fund's future risk profile.

The risk category associated with the Fund is not guaranteed and may change over time.

The lowest risk category does not mean "risk free".

Your initial investment is not guaranteed.

Significant risk(s) for the Fund not taken into account in this indicator include the following:

**Concentration risk:** To the extent that the Fund's investments are concentrated in one particular country, market, industry or asset class, it could suffer losses due to adverse occurrences affecting that country, market, industry or asset class.

**Risk linked to the use of derivatives:** The Fund may use derivatives, i.e. financial instruments whose value depends on that of an underlying asset. However, even minor fluctuations in the price of the underlying asset may cause significant changes in the price of the corresponding derivative. The use of over-the-counter derivatives exposes the Fund to a risk that the counterparty will fully or partially fail to honour its contractual obligations. This may result in a financial loss for the Fund.

**Liquidity risk:** This is the risk that an asset cannot be sold at the expected price or within the desired time frame, due to the structural or cyclical narrowness of the market. This risk thus materialises by a decrease in the sale price of the assets concerned and/or a delay in the adjustment or liquidation of the portfolio.

## CHARGES

The charges and commissions are used to cover the Fund's operating costs, including marketing and distribution of shares. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	1.50%
Exit charge	0.50%
Conversion charge	0.50%
The percentage shown is the maximum amount that can be paid out of your investment. You may find out the actual entry and exit charges from your financial advisor or distributor.	
Charges taken from the Fund over a year	
Ongoing charges	1.41%
Charges taken from the Fund under specific conditions	
Performance charge	0.76% for the Fund's last financial year

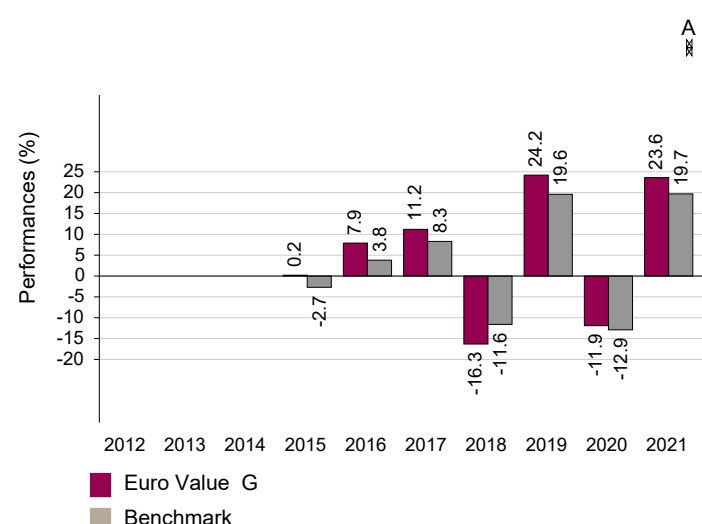
A maximum of 20% of the net outperformance of the MSCI EMU Value Net Return EUR Index (M7EM000V). Please note that performance fees may be charged in the event of absolute negative performance of the Fund.

The entry and exit charges shown are maximum rates. In certain cases, the charges paid may be lower.

The ongoing charges figure is based on charges for the previous 12 months, ending 30 June 2022. This percentage may vary from year to year. It excludes outperformance charges and intermediation charges, with the exception of entry and exit charges paid by the Fund when it buys or sells shares of another Fund.

**For more information on the charges taken by the Fund and the workings of the performance fee mechanism respectively, please see the chapter entitled "Charges borne by the company" and the section entitled "Performance fee" in the prospectus, available on request at [www.fundsquare.net](http://www.fundsquare.net) and [www.ca-indosuez-am.com](http://www.ca-indosuez-am.com).**

## PAST PERFORMANCE



The performance figures shown in the bar chart are not a reliable indication of future performance.

Annualised performance is calculated after deducting all charges taken from the Fund.

Date of creation of the Fund: 3 June 2014

Date of creation of the unit class: 3 June 2014

Base currency: Euro

Benchmark: MSCI EMU Value Net Return EUR Index (M7EM000V).

A: Up to 30/09/2021, the benchmark index was MSCI Europe Value Net Return EUR Index (M7EU000V).

## PRACTICAL INFORMATION

Depository: CACEIS Bank, Luxembourg Branch

The latest prospectus and the latest periodical regulatory documents, as well as all other practical information, are available in French free of charge from CA Indosuez Wealth (Asset Management), 31-33 Avenue Pasteur, L-2311 Luxembourg, Grand Duchy of Luxembourg.

This SICAV consists of compartments, and its latest consolidated annual report is available from CA Indosuez Wealth (Asset Management). The assets in each compartment are segregated from the other compartments in the SICAV.

The Fund offers other units for the investor categories set out in its prospectus.

The net asset value is available upon simple request from the Management Company and on the websites [www.fundsquare.net](http://www.fundsquare.net) and [www.ca-indosuez-am.com](http://www.ca-indosuez-am.com).

Details of the updated remuneration policy, including, in particular, a description of the method used to calculate remuneration and benefits, and the identity of the persons responsible for the allocation of remuneration and benefits, including the composition of the remuneration committee, when such a committee exists, are available at <http://www.ca-indosuez-am.com/En/compliance>. A paper copy of the remuneration policy will be provided free of charge on request.

Depending on your tax regime, any capital gains and income arising from the ownership of shares in the Fund may be subject to taxation. We advise you to consult your financial advisor for more information on taxation.

CA Indosuez Wealth (Asset Management) may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF).

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This key investor information is accurate as at 9 September 2022.

The ISIN code ISIN LU1073902352 (G EUR) represents the following unit:

LU1073902436 (GX EUR)

For accumulation units, dividends are reinvested; for distribution units, dividends are distributed.