

## 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.

### Balanced EUR, a compartment of Indosuez Funds Unit: M (Accumulation) LU1073917038; Unit: MX (Distribution) LU1073917111

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 capital gain over a period of 5 years by managing a portfolio composed primarily of fixed or variable income debt instruments, with no restrictions on geography, currency, sector or issuer quality and up to 60% of the net assets may be invested in shares of companies, irrespective of size, sector or country. The minimum average rating for debt securities will be BB-. No more than 15% of net assets may be invested in unrated securities.

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

As from 01/10/2022, the Fund may also invest in commodities, through ETCs or UCITS.

The Fund may invest up to 10% of its net assets in structured products that can be linked to derivatives. Underlying assets of structured products may include fixed- or variable-income debt securities, corporate shares, and equity or bond indices. The structured products and their underlying assets comply with Article 41 of the Law of 2010 and the Grand-Ducal Regulation of 8 February 2008.

Within the limits of the investment restrictions as described in the prospectus, the Fund may make use of futures or interest rate, equity or index options, as well as interest rate and/or credit derivatives, 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 18% MSCI Europe Net Total Return EUR Index (M7EU Index) + 14% MSCI USA Net Total Return USD Index (M1US Index) + 6% MSCI Emerging Markets Net Total Return USD Index (M1EF Index) + 2% MSCI Japan Net Return JPY Index (M7JP Index) + 14% ICE BofA Euro Government Index (EG00 Index) + 14% ICE BofA Euro Corporate Index (ER00 Index) + 8% ICE BofA Euro High Yield Index (HE00 Index) + 4% Bloomberg EM USD Aggregate Total Return Index Value Hedged EUR (EMUSTREH Index) + 20% of a capitalised index calculated from the €STR (€STRON Index).

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 investments underlying this Fund do not take into account the European Union's criteria for environmentally sustainable economic activities.

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

1	2	3	4	5	6	7
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This indicator represents the annual historical volatility of the Fund over a 5-year period.

Risk category 4 reflects a moderate potential gain and/or loss in the value of the portfolio. The Fund's exposure to investments in equities and bonds without geographical restriction explains its classification in this category.

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:

**Investment in other UCIs/UCITS:** A Fund that invests in other undertakings for collective investment will not play an active role in the daily management of the undertaking for collective investment in which it invests. In addition, a Fund will not generally have the opportunity to assess the specific investments made by the underlying undertakings for collective investment before they occur. Consequently, a Fund's returns shall depend on the performance of the managers of the underlying funds and could be adversely affected by poor performance.

**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.

**Currency risk:** The Fund invests in overseas markets and could be affected by fluctuations in exchange rates, which may cause the value of your investment to decrease or increase.

**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.

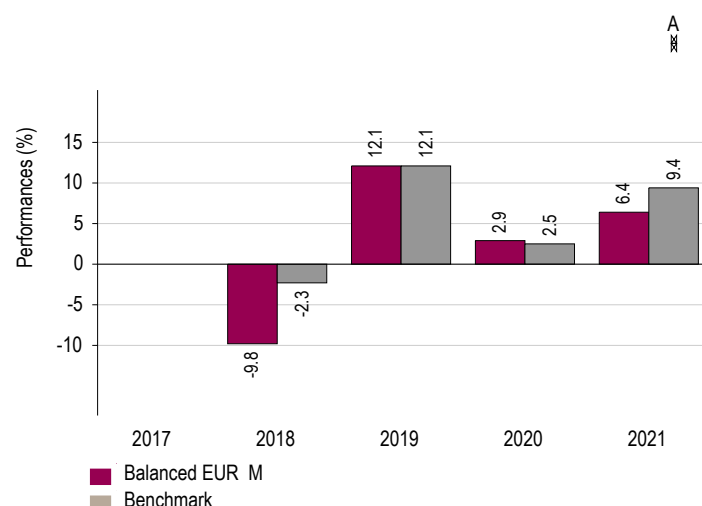
One-off charges taken before or after you invest	
Entry charge	1.25%
Exit charge	1.00%
Conversion charge	1.00%
The percentage shown is the maximum amount that can be paid out of your investment. You may find out the actual entry and exit charges from your financial advisor or distributor.	
Charges taken from the Fund over a year	
Ongoing charges	1.42%
Charges taken from the Fund under specific conditions	
Performance charge	0.00% for the Fund's last financial year
A maximum of 20% of the net outperformance of the index composed of 18% MSCI Europe Net Total Return EUR Index (M7EU Index) + 14% MSCI USA Net Total Return USD Index (M1US Index) + 6% MSCI Emerging Markets Net Total Return USD Index (M1EF Index) + 2% MSCI Japan Net Return JPY Index (M7JP Index) + 14% ICE BofA Euro Government Index (EG00 Index) + 14% ICE BofA Euro Corporate Index (ER00 Index) + 8% ICE BofA Euro High Yield Index (HE00 Index) + 4% Bloomberg EM USD Aggregate Total Return Index Value Hedged EUR (EMUSTREH Index) + 20% of a capitalised index calculated from the €STR (ESTRON Index), rebalanced on the last day of each month after market close. 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: 12 August 2014

Date of creation of the unit class: 23 December 2015

Base currency: Euro

Benchmark: 18% MSCI Europe Net Total Return EUR Index (M7EU Index) + 14% MSCI USA Net Total Return USD Index (M1US Index) + 6% MSCI Emerging Markets Net Total Return USD Index (M1EF Index) + 2% MSCI Japan Net Return JPY Index (M7JP Index) + 14% ICE BofA Euro Government Index (EG00 Index) + 14% ICE BofA Euro Corporate Index (ER00 Index) + 8% ICE BofA Euro High Yield Index (HE00 Index) + 4% Bloomberg EM USD Aggregate Total Return Index Value Hedged EUR (EMUSTREH Index) + 20% of a capitalised index calculated from the €STR (ESTRON Index).

A: Until 30/09/2021, the benchmark index was 20% MSCI Daily Net TR Europe Euro (MSDEE15N Index) + 20% MSCI Daily TR Net World Ex Eur (NDDUWXEU Index) + 40% Bloomberg Barclays Series-E Euro Govt 1-10 Yr Bond Index (BERP10 Index) + 20% EONIA Total Return (DBDCONIA Index).

Unit with periods of inactivity.

## PRACTICAL INFORMATION

Depositary: 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.

The prospectus for Switzerland, key investor information documents, articles of association, and annual and semi-annual reports are available free of charge upon request from the representative for Switzerland, CACEIS (Switzerland) SA, Route de Signy 35, 1260 Nyon, Switzerland. The paying agent in Switzerland is CA Indosuez (Switzerland) SA, 4 Quai Général-Guisan, 1204 Geneva, Switzerland.

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 LU1073917038 (M EUR) represents the following unit:

LU1073917111 (MX EUR)

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