

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.

Equilibrado, a sub-fund of Indosuez Estrategia Share: B (Accumulation) LU1621756961

This document may be representative of distribution and capitalisation units as indicated in the Practical Information section.
This Fund is managed by CA Indosuez Wealth (Asset Management)

OBJECTIVES AND INVESTMENT POLICY

The objective of the Fund is to provide capital gains with flexible management of the investments. For that purpose and in order to protect capital, the Fund can modify substantially the asset allocation, depending on the market conditions, but always having regard to a balanced investment approach.

The net assets of this Fund will be invested in UCITS (including ETFs) and in other UCIs (including ETFs) eligible in accordance with article 41(1) e) of the Law investing mainly in debt, debt-related instruments of any kind, bonds, money market instruments, equity and equity related instruments denominated in any currency and dealt in on the major international markets. ETFs qualifying as other UCIs referred to above can be European or non-European and may invest into shares, bonds, money market instruments, forex and precious metals and will represent a maximum of 20% of the Fund's net assets. Indirect investment in precious metals will be done through ETCs, eligible in accordance with article 2.2 of Grand-Ducal Regulation of 2008.

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Investment in UCITS and in other UCIs will be made in accordance with point C of Section 5 "Investment restrictions" of the prospectus.

The Fund may invest a maximum of 60% of its net assets in equity UCITS (including ETFs) or other equity UCIs (including ETFs) (excluding absolute return funds), eligible in accordance with article 41(1) e) of the Law and as described above, it being understood that investments into ETFs qualifying as other UCIs will represent a maximum of 20% of the Fund's net assets.

The Fund can invest on an ancillary basis directly in money-market instruments, debt and debt related instruments, in equity and equity-related instruments with a minimum rating of B-.

The Fund can invest in all currencies and currency risks may be hedged against reference currency.

The Fund may also, within the limits of article 41(2) a) of the Law, invest in structured products with underlying assets eligible in accordance with Grand-Ducal Regulation of 2008. The Fund can hold ancillary liquid assets.

The Fund may use financial derivatives as defined in the glossary of the prospectus. Derivative financial instruments, whether negotiated on a regulated market that operates regularly and that is recognized and open to the public or dealt on over-the-counter markets, will be aimed at covering risks, ensuring efficient management of the portfolio and reaching the objective described here above.

The Fund is actively managed but does not intend to track any financial index.

The recommended investment horizon is 5 years.

The reference currency of the Fund is the EUR.

The Fund capitalizes its income.

Investors may buy or sell shares on a daily basis (banking days in Luxembourg and Spain).

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.

Due to a lack of sufficient historical data, the risk indicator incorporates simulated data from a benchmark portfolio.

Risk Category 4 reflects moderate potential gains and/or losses for the portfolio. This is due to investments in money market instruments, bonds, units of UCITS or UCI, and/or equities on the worldwide 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:

Derivative for hedging purpose: The use of derivatives for hedging in a rising market may restrict potential gains.

Liquidity risk: Liquidity risk exists when particular investments are difficult to purchase or sell. This can reduce the Fund's returns because the Fund may be unable to transact at advantageous times or prices. This can be the result of shocks of unprecedented intensity and severity such as but not limited to pandemics and natural disasters.

Investments into other UCI/UCITS: A Fund which invests in other collective investment schemes will not have an active role in the day-to-day management of the collective investment schemes in which it invests. Moreover, a Fund will generally not have the opportunity to evaluate the specific investments made by any underlying collective investment schemes before they are made. Accordingly, the returns of a Fund will primarily depend on the performance of these unrelated underlying fund managers and could be substantially adversely affected by the unfavourable performance.

Credit risk and interest rate risk: The Fund invests in bonds, cash or other money market instruments. There is a risk that the issuer may default. The likelihood of this happening will depend on the credit-worthiness of the issuer. The risk of default is usually greatest with bonds that are rated as sub-investment grade. An increase in interest rates may cause the value of fixed-income securities held by the Fund to decline. Bond prices and yields have an inverse relationship, when the price of a bond falls the yield rises.

Currency risk: The Fund invests in overseas markets. It can be affected by changes in exchange rates which may cause the value of your investment to decrease or increase.

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	2.00%
Exit charge	2.00%
The percentage shown is the maximum amount that can be paid out of your investment. Your financial advisor or distributor can inform you of the associated entry and exit charges.	
Charges taken from the Fund over a year	
Ongoing charges	2.09%
Charges taken from the Fund under specific conditions	
Performance fee	None

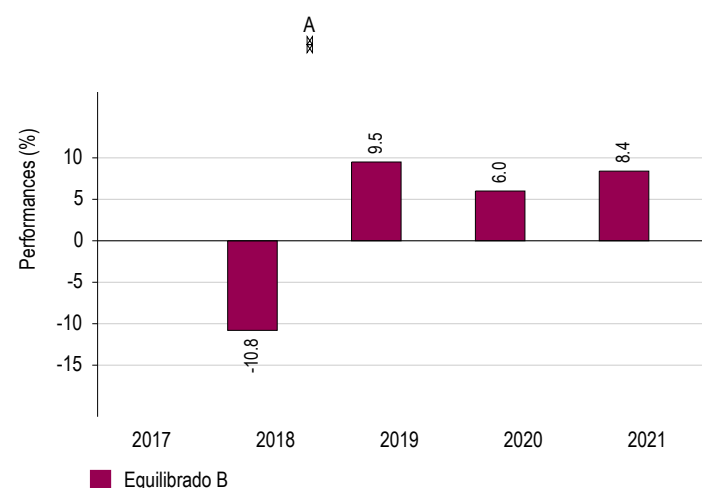
The entry and exit charges shown are maximum rates. In certain cases, the charges paid may be lower.

Ongoing charges are based on the charges for the previous year, ending on 31 December 2021. 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.

A conversion fee equivalent to the difference between the entry charge paid in the new Fund and the entry charge paid in the original Fund (if positive) may be charged.

For more information about Fund charges, please refer to the relevant sections of the prospectus, which is available at www.fundsquare.net.

PAST PERFORMANCE



A : On 01/10/2018, the name of the Fund changed, the name was Equilibrado 50.

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.

Fund creation date: 18 October 2017

Share class launch date: 18 October 2017

Base currency: Euro

PRACTICAL INFORMATION

Depository: CACEIS Bank, Luxembourg Branch

The latest prospectus and the latest periodic regulatory information, as well as all other practical information, are available, free of charge, from CA Indosuez Wealth (Asset Management), 31-33 Avenue Pasteur, L-2311 Luxembourg, Grand Duchy of Luxembourg. This Fund consists of sub-funds, its latest consolidated annual reports are also available from CA Indosuez Wealth (Asset Management). The assets in each sub-fund are segregated from the other sub-funds of the Fund.

Units in all sub-funds and categories may be converted into units of another sub-fund or another category at a price equal to the respective Net Asset Values per unit of the sub-funds concerned.

The net asset value is available on request at the Fund's registered office and on the website : www.fundsquare.net.

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 available free of charge upon request.

Depending on your tax regime, any capital gains and income arising from the ownership of units 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 only be held liable on the basis of statements contained in this document that are misleading, inaccurate or inconsistent with the relevant sections of the Fund's prospectus.

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 18 February 2022.