

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.

Navigator, a compartment of Indosuez Funds Unit: F (Accumulation) LU1438192301

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 seek a long-term yield and/or capital gain via flexible exposure of its assets to the main equity and interest rates financial markets. The Fund will seek to generate absolute performance in all market conditions, both bullish and bearish, based on the manager's efforts to detect major trends in the equity and interest rate markets.

To achieve its objective, the Fund will use derivative instruments such as futures contracts and options contracts, subject to the permitted regulatory limits.

The Fund's net assets will be primarily invested in fixed-rate or variable-rate debt securities, and in cash. It may invest up to 10% of its net assets in UCITS, particularly ETFs.

If market conditions and the interests of investors so require, the Fund's net assets may also be invested directly in equities or other securities that provide access to the share capital of companies.

There are no restrictions on geographical area, sector or currency. Any investment in fixed-rate or variable-rate debt securities will be primarily in issuers with an investment grade rating. However, the Fund may also invest up to 10% of its net assets in issuers with a non-investment grade rating of no less than B-. The minimum average rating for bonds and debt securities will be BBB-. No more than 10% of net assets may be invested in unrated securities.

Within the limits of the investment restrictions as described in Chapter 4 of the prospectus, the Fund may make use of futures or options contracts, as well as interest rate and/or credit derivatives, either for hedging or asset exposure purposes. In this context, the Fund is authorised to hedge exchange rate risk as part of its asset management approach.

The Fund has an objective of absolute performance.

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 Luxembourg banking days).

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.

In the absence of sufficient historical data, the risk indicator incorporates data simulated from a benchmark portfolio.

Risk category 6 reflects a very high potential gain and/or loss in the portfolio's value. This is due to the Fund's investments in equities and debt securities without geographical restriction.

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:

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.

Impact of hedging techniques: The use of derivatives for hedging in a rising market may reduce potential gains.

Credit and interest rate risk related to investments in bonds: By investing in bonds, money market securities or other debt securities, the Fund is at risk of issuer default. The likelihood of this happening depends on the creditworthiness of the issuer. 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.

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 trade at advantageous times or prices. This may result from events of unprecedented intensity and severity, such as pandemics or natural disasters.

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	0.68%
Charges taken from the Fund under specific conditions	
Performance charge	1.04% for the Fund's last financial year

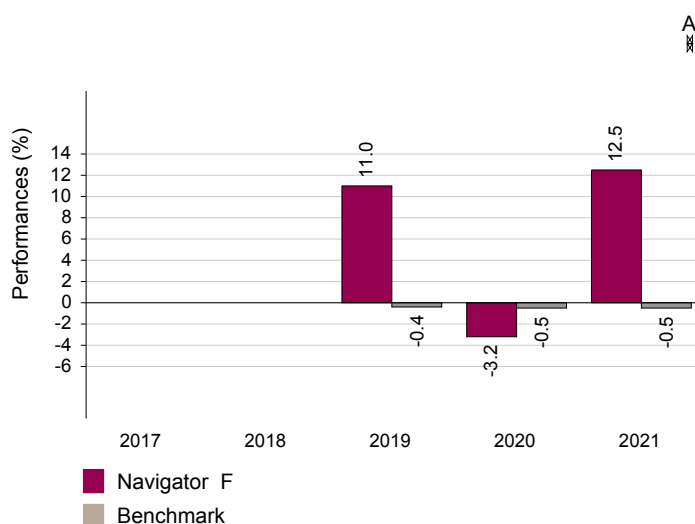
A maximum of 10% of the performance above zero. Please note that performance fees may be charged in the event of absolute negative performance of the Fund.

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 year, ended 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.

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 and www.ca-indosuez-am.com.

PAST PERFORMANCE



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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: 7 September 2016

Date of creation of the unit class: 8 January 2018

Base currency: Euro

A: Until 31.12.2021, the benchmark index was the capitalised EONIA (OISEONIA).

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 and 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 18 February 2022.