

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.

Total Return Bonds, a compartment of Indosuez Funds Unit: GHE (Accumulation) LU2100682017; Unit: GHEX (Distribution) LU2100682280

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 both generate income and to provide capital growth (total return strategy). To pursue this total return strategy, the Fund invests in a portfolio composed primarily of fixed or variable income debt instruments, with no restrictions on geography, currency, sector, maturity date or issuer quality. 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 and contingent convertible bonds. Up to 20% of the net assets may be invested in contingent convertible bonds. On an ancillary basis, it may invest up to 10% of the net assets in open-ended bond UCITS, particularly ETFs.

As part of the total return strategy, the Fund will make use of futures or options contracts, as well as interest rate and/or credit derivatives, either for hedging or asset exposure purposes through the purchase or sale of futures or interest rate, credit risk or currency options.

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 Bloomberg Global Aggregate Hedged (USD) Index (LEGATRUH 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.

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.

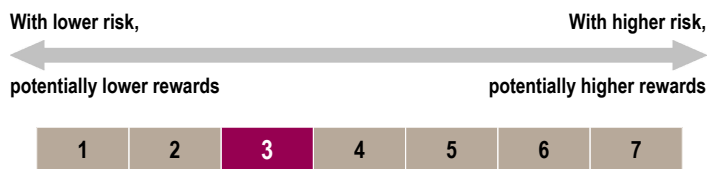
The base currency for the Fund is the US Dollar and the trading currency for this class is the Euro.

This class is hedged against currency risk.

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

All the Fund's income is reinvested.

RISK AND REWARD PROFILE



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 3 reflects a limited potential gain and/or loss in the portfolio's value. This primarily reflects the risk associated with the fixed income and currency markets in which it is invested.

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:

Credit and interest rate risk linked to investments in bonds: As the Fund invests in bonds, money market instruments and other debt securities, there is a risk that the issuer may 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.

Risks associated with holding high-yield bonds: The Fund invests in sub-investment grade bonds. These bonds may produce a higher level of income than investment-grade bonds but at a higher risk to your capital.

Risk linked to holding contingent convertible bonds (CoCos): Contingent convertible bonds may be automatically converted into shares or be subject to a reduction in value, if the financial strength of the issuer declines in a specific way. This may lead to a substantial or total loss of the bond's value.

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	0.50%
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	0.01% for the Fund's last financial year
A maximum of 20% of the net outperformance of the Bloomberg Global Aggregate Hedged (USD) Index (LEGATRUH Index). 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 indicated ongoing charges are an estimate based on the expected total amount of charges pour le premier exercice. 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

Past performance information will be provided after the close of the first financial year.



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

There is insufficient data to provide a useful indication of past performance to investors.

Date of creation of the Fund: 6 June 2014

Date of creation of the unit class: 7 October 2021

Base currency: Euro

Benchmark: Bloomberg Global Aggregate Hedged (USD) Index (LEGATRUH Index).

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 9 September 2022.

The ISIN code LU2100682017 (GHE EUR) represents the following unit:

LU2100682280 (GHEX EUR)

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