

## Key Information Document

### Purpose

This document provides you with key information about this Investment Product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this Product and to help you compare it with other products.

### Product

#### Global Bonds USD 2026

a sub-fund of Indosuez Funds

PRIIP Manufacturer: CA Indosuez Wealth (Asset Management) LEI: 222100BO5R540I7DI750.

F Accumulation ISIN: LU2411738102

Website: [www.fundsquare.net](http://www.fundsquare.net) et [www.ca-indosuez-am.com](http://www.ca-indosuez-am.com). Call +352 26 86 69 1 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising CA Indosuez Wealth (Asset Management) in relation to this Key Information Document.

CA Indosuez Wealth (Asset Management) is authorised in Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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Notice: You are about to purchase a Product that is not simple and may be difficult to understand.

### What is this Product?

#### Type

This Product is an investment fund under Luxembourg law (Société d'Investissement à Capital Variable - SICAV), a UCITS.

#### Term

The recommended holding period for the product is until the date of maturity.

#### Objectives

The compartment (hereinafter, the "Product") will mainly apply a "buy-and-watch" investment approach and will mainly invest in US-dollar denominated fixed-rate and variable-rate bonds and debt securities maturing no later than 31 December 2026. After this date, the Product will either (i) implement a new investment policy or (ii) go into liquidation. In both cases, the decision will be duly communicated to shareholders and reflected in an updated prospectus, while the communication to shareholders will be accompanied by a notice period.

The objective of the Product is to achieve a return and/or a long-term capital gain by managing 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 bonds and debt securities will be BB-. No more than 15% of net assets may be invested in unrated securities.

The net assets of the Product 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. It may invest up to 10% of the net assets in bond UCITS, particularly ETFs.

The Product is authorised to invest up to 100% of the net assets in bank deposits, money market instruments and eligible money market funds for cash management purposes and/or in the event of unfavourable market conditions.

Within the limits of the investment restrictions as described in the Prospectus, the Product may make use of futures or options contracts, as well as interest rate and/or credit derivatives, either for hedging or asset exposure purposes.

The Product is actively managed and does not track a benchmark index.

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

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

The base currency for the Product is the US dollar.

All the Product's income is reinvested.

#### Intended Retail Investor

The recommended holding period for the product is until the date of maturity. It is suitable for institutional investors prepared to assume a low risk of loss of their original capital in their investment portfolio.

#### Practical Information

Depository: CACEIS Bank, Luxembourg Branch

The latest prospectus and the latest periodic 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 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 up-to-date remuneration policy, including in particular a description of how the remunerations and benefits are calculated and the identity of the persons responsible for allocating remunerations and benefits - including the composition of the remuneration committee, if such a committee exists - are available at <http://www.ca-indosuez-am.com/En/compliance>; a printed copy thereof will be made available free of charge upon request.

## What are the risks and what could I get in return?

### Risk Indicator



←----->  
Lower Risk, Higher Risk,



The synthetic risk indicator assumes that you keep the Product until the end of the recommended holding period (4 years). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The synthetic risk indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this Product on the risk indicator as 2 out of 7, which is a low risk class. In other words, the potential losses linked to the future results of the Product are low and, if the situation were to deteriorate on the markets, it is very unlikely that CA Indosuez Wealth (Asset Management)'s ability to pay you would be affected in such case.

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

**Concentration risk:** To the extent that the Product'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.

**Credit and interest rate risk linked to investments in bonds:** As the Product 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 Product to decline. Bond prices and yields have an inverse relationship: when the price of a bond falls, the yield rises.

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

**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.

**Risk linked to the use of derivatives:** The Product 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 Product 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 Product.

**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.

**Currency risk:** The Product 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.

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

For more information on risks, please refer to the prospectus of the Product.

This Product does not include any protection from future market performance so you could lose some or all of your investment.

### Performance Scenarios

The figures shown include all the costs of the Product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this Product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

In the absence of sufficient historical data, the performance scenarios incorporate data simulated from a benchmark portfolio.

#### Investment of USD 10,000

	The recommended holding period is 4 years.	If you exit after 1 year	If you exit after 4 years (the recommended holding period)
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress scenarios</b>	<b>What you might get back after costs</b>	USD 8,410	USD 8,400
	<b>Average return each year</b>	-15.9%	-4.3%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	USD 8,880	USD 9,100
	<b>Average return each year</b>	-11.2%	-2.3%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	USD 10,200	USD 11,210
	<b>Average return each year</b>	2.0%	2.9%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	USD 11,020	USD 12,070
	<b>Average return each year</b>	10.2%	4.8%

This table shows how much you could earn over the recommended holding period of 4 years under different scenarios, assuming you invest USD 10,000.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: this type of scenario occurred for an investment between 08/2021 and 12/2022.

Moderate scenario: this type of scenario occurred for an investment between 10/2013 and 10/2017.

Favourable scenario: this type of scenario occurred for an investment between 01/2016 and 01/2020.

## What happens if CA Indosuez Wealth (Asset Management) is unable to pay out?

The Product is a joint ownership of financial instruments and deposits separate from CA Indosuez Wealth (Asset Management). In the event of the insolvency of CA Indosuez Wealth (Asset Management), the assets of the Product held by the Depositary will not be affected. In the event of default by the Depositary, the risk of financial loss to the Product is mitigated by the legal segregation of the assets of the Depositary from those of the Product.

## What are the costs?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment over time.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the Product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed

- that in the first year, you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the Product performs as shown in the moderate scenario
- USD 10,000 is invested.

Investment of USD 10,000	If you exit after 1 year	If you exit after 4 years (the recommended holding period)
<b>Total costs</b>	USD 220	USD 510
<b>Annual cost impact (*)</b>	2.2%	1.2%

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.06% before costs and 2.90% after costs.

### Composition of costs

Based on an investment of USD 10,000 and annual cost if you exit after 1 year.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	This includes distribution costs of 1.00% of the amount invested. This is the maximum amount you will pay. The person selling you the product will inform you of the actual costs.	USD 100
Exit costs	0.50% The impact of costs incurred when you exit your investment at maturity. This is the maximum you will pay; you may pay less.	USD 50
Conversion fee	If applicable. Please refer to the conversion section of the prospectus for more information.	USD 0
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs	0.36% of the value of your investment per year. This percentage is based on actual costs over the past year.	USD 36
Transaction costs	0.39% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	USD 39
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this Product.	USD 0

The tables above indicate the impact of the different types of costs on the return you could earn on your investment at the end of the recommended investment period and the meaning of the different cost categories.

## How long should I hold it and can I take money out early?

Recommended investment period: 4 years

This Product is designed for medium-term investments, you should be prepared to hold your investment in the Product for at least 4 years. However, you can request repayment of your investment without penalty at any time during this period or hold your investment for a longer period.

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

## How can I complain?

If you have a complaint about this Product, the manufacturer of the Product or the person who advised or sold you this Product, you may first contact CA Indosuez Wealth (Asset Management) at +352 26 86 69 1, by e-mail at [info@ca-indosuez-am.com](mailto:info@ca-indosuez-am.com) or by post at 31-33 Avenue Pasteur, L-2311 Luxembourg, Grand Duchy of Luxembourg.

If your complaint is not resolved to your satisfaction, you can register it on our website at <https://ca-indosuez.com>.

## Other relevant information

Performance Scenarios: The latest performance scenarios, updated monthly, can be found on the website <https://ca-indosuez.com/fr/pages/ca-indosuez-wealth-asset-management>.  
Past performance There is insufficient data to provide investors with a useful indication of past performance.

The Product promotes environmental and/or social characteristics, among others, pursuant to Article 8 of the SFDR Regulation, as supplemented by the Taxonomy Regulation. This SICAV consists of sub-funds, and its latest consolidated annual report is available from CA Indosuez Wealth (Asset Management). The assets in each sub-fund are segregated from the other sub-funds in the SICAV.

The Product offers other shares for the investor categories set out in its prospectus.

This information document is updated annually.