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

Navigator

a sub-fund of Indosuez Funds

PRIIP Manufacturer: CA Indosuez Fund Solutions - LEI: 5493001FE4TMI55TM266.

P Accumulation ISIN: LU1438193457

Websites: www.fundsquare.net and www.ca-indosuez-fundsolutions.com. Call +352 26 64 50 – 1 for more information.

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

CA Indosuez Fund Solutions 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 Product has an investment horizon of at least 5 years.

Objectives
The objective of the compartment (hereinafter the "Product") 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 Product 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 Product will use derivatives such as futures contracts and options contracts, subject to the permitted regulatory limits.
The Product'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 Product'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 Product 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.
Up to 20% of the Product's net assets may also be exposed to commodities, particularly gold, through ETCs or UCITS.
The Product is authorised to invest up to 100% of its net assets in bank deposits, money market instruments and eligible money market funds to achieve its investment objectives, for cash flow 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. In this context, the Product is authorised to hedge exchange rate risk as part of its asset management approach.
The Product has an objective of absolute performance.
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 Euro.
All the Product's income is reinvested.

Intended Retail Investor
The Product has an investment horizon of at least 5 years and is suitable for private investors prepared to assume a low to moderate risk of loss of their original capital in their investment portfolio.

Practical Information
Depositary: CACEIS Bank, Luxembourg Branch
Investors may purchase or sell shares in the Product on a daily basis (full banking days in Luxembourg). The cut-off time for receiving orders is 10 a.m. (Luxembourg time) on each Valuation Day.
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 Fund Solutions, 12 Rue Eugène Ruppert, L-2453 Luxembourg, Grand Duchy of Luxembourg.
The net asset value, the performance scenarios and the past performances are available upon simple request from the Management Company and on the websites www.fundsquare.net and www.ca-indosuez-fundsolutions.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 www.ca-indosuez-fundsolutions.com; 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

1	2	3	4	5	6	7

Lower Risk, Higher Risk,

The synthetic risk indicator assumes that you keep the Product until the end of the recommended holding period (5 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 associated with 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 3 out of 7, which is a medium-low risk class. In other words, the risk of losses on the Product's future results is low to moderate and, if market conditions were to deteriorate, it is unlikely that CA Indosuez Fund Solutions' ability to pay you would be affected.

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

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.

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

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.

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.

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.

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

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 Product's and/or the appropriate benchmark index's worst, average, and best performance 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 EUR 10,000

The recommended holding period is 5 years.		If you exit after 1 year	If you exit after 5 years (the recommended holding period)
Scenarios			
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenarios	**What you might get back after costs**	EUR 6,800	EUR 6,640
	Average return each year	-32.00%	-7.86%
Unfavourable scenario	**What you might get back after costs**	EUR 8,690	EUR 9,310
	Average return each year	-13.10%	-1.42%
Moderate scenario	**What you might get back after costs**	EUR 9,870	EUR 10,690
	Average return each year	-1.30%	1.34%
Favourable scenario	**What you might get back after costs**	EUR 11,380	EUR 12,660
	Average return each year	13.80%	4.83%

This table shows how much you could earn over the recommended holding period of 5 years under different scenarios, assuming you invest EUR 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 01/2018 and 01/2023.
Moderate scenario: This type of scenario occurred for an investment made between 03/2016 and 03/2021.
Favourable scenario: This type of scenario occurred for an investment made between 10/2020 and 10/2025.

What happens if CA Indosuez Fund Solutions is unable to pay out?

The Product is a joint ownership of financial instruments and deposits separate from CA Indosuez Fund Solutions. In the event of the insolvency of CA Indosuez Fund Solutions, 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 deducted 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
- EUR 10,000 is invested.

Investment of EUR 10,000	If you exit after 1 year	If you exit after 5 years (the recommended holding period)
Total costs	EUR 605	EUR 1,484
Annual cost impact (*)	6.1%	2.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per year is projected to be 4.27% before costs and 1.34% after costs.
We may share part of the costs with the person selling you the Product to cover the services they provide to you. Where applicable, they will inform you of the amount.

Composition of costs

Investment of EUR 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 3.00% 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.	EUR 300
Exit costs	1.00% of the amount invested. The impact of costs incurred when you exit your investment at maturity. This is the maximum you will pay; you may pay less.	EUR 100
Conversion fee	1.00%, if applicable. Please refer to the conversion section of the prospectus for more information.	EUR 100
Ongoing costs (deducted each year)		
Management fees and other administrative or operating costs	1.60% of the value of your investment per year. This percentage is based on actual costs over the past year.	EUR 160
Transaction costs	0.06% 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.	EUR 6
Incidental costs deducted under specific conditions		
Performance fees (and carried interest)	0.39% Description: maximum 10% of performance above zero with High-Water Mark mechanism.	EUR 39

The tables above show 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: 5 years
As this Product is designed for long-term investments, you should be prepared to hold your investment in the Product for at least 5 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.
Investors may purchase or sell shares in the Product on a daily basis (full banking days in Luxembourg). The cut-off time for receiving orders is 10 a.m. (Luxembourg time) on each Valuation Day.

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 Fund Solutions au +352 26 64 50 – 1, by e-mail at caifs@ca-indosuez.lu or by post at 12 Rue Eugène Ruppert, L-2453 Luxembourg, Grand Duchy of Luxembourg.
If your complaint is not resolved to your satisfaction, you can register it on our website at www.ca-indosuez-fundsolutions.com.

Other relevant information

Performance Scenarios: The latest performance scenarios, updated monthly, can be found on the website https://api.fundinfo.com/3.0/document?apiKey=66b10811-0491-4181-bd05-361d3bcb0f6b&shareClass=LU1438193457&documentType=KMS&country=lu.
Past performance: The past performance over the last 9 years can be downloaded from the website https://api.fundinfo.com/3.0/document?apiKey=66b10811-0491-4181-bd05-361d3bcb0f6b&shareClass=LU1438193457&documentType=KPP&country=lu.

This SICAV consists of sub-funds, and its latest consolidated annual report is available from CA Indosuez Fund Solutions. 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 key information document is updated at least annually.