

Key Information Document

Purpose

This document contains essential information on the investment product. This is not a commercial document. This information is provided to you pursuant to a legal obligation, in order to help you understand what this product is and what risks, costs, potential gains and losses are associated with it, and to help you compare it to other products.

GARANT DYNAMIC

Product

PRIIP Manufacturer: SG 29 HAUSSMANN (Groupe SOCIETE GENERALE)
ISIN: LU0253954332

<https://sg29hausmann.societegenerale.fr>
Address : 29, boulevard Haussmann, 75009 Paris

Competent Authority of PRIIP Manufacturer : Comité de Surveillance du Secteur Financier
Production date of the key information document : 25/01/2023

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

What is this product?

Type : Mutual Fund

Objectives:

The Fund is actively managed and is not linked to a benchmark. The objective of the Fund's investment policy is to enable investors to participate in appreciation in the value of the global equity and European bond markets over the medium and long-term. At the same time, the investment in the European bond and money markets or the use of derivative strategies is intended to ensure that the capital invested is hedged annually at fixed time points ("Guarantee Dates"). A higher return will be achieved for the Fund compared to lower-risk bond investments above all through exposure to the global equity markets. Taking into account the respective capital market situation (e.g. price level of the equity markets, interest rates for short- and medium-term interest instruments), the Fund management shall determine a certain weighting of bond- or equity market-oriented exposures.

If the Management Company deems it appropriate, the weighting is usually adjusted. The adjustment is based on certain rules which, according to the professional assessment of the Fund management, are expected to enable the net asset value of unit class IT (EUR) to be secured at the at the Guarantee Date of the Fund at its respective guarantee level.

Investments are predominantly made directly or via derivatives in equities and comparable securities of companies domiciled worldwide. In addition, the Fund may, in exceptional cases, invest up to 100% of the Fund's assets in bank deposits.

A maximum of 10% of the Fund's assets may be invested in equities, interestbearing securities and comparable securities whose issuers are domiciled in an emerging market country. Derivatives may be used to offset price movements of the assets (hedging). The assets may also be denominated in foreign currency. The proportion of assets not denominated in Euros is not limited. In principle, the investor may redeem units in the Fund on each valuation date.

Income is reinvested in the Fund. The base currency of the Fund is the Euro. Recommendation: The unit class of the Fund should be invested in with at least a medium-term investment horizon. The base currency of the Fund is the Euro.

Intended retail investors : This unit of funds is open to institutional investors.

Recommendation : The recommending holding period is 3 years.

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

Summary Risk indicator



Lower risk

Higher risk

The summary risk indicator (SRI) 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 as 3 out of 7, which is a medium risk class. Main risks not covered by the above indicator which could lead to a decrease in the net asset value of the Fund and which the Fund is authorized to disclose in this document (for more details about risks, please refer to the Risk Profile section of the prospectus):

- Counterparty risk
- Risk of Financial derivative Instruments
- Operational risk

Performance Scenarios

Investment		1 year	3 years
Stress scenario	What the Investor might get back after costs	8 272.00€	6 999.00€
	Average return each year (%)	-17.28%	-11.21%
Unfavorable scenario	What the Investor might get back after costs	9 513.00€	9 784.00€
	Average return each year (%)	-4.87%	-0.73%
Moderate scenario	What the Investor might get back after costs	10 570.00€	11 706.00€
	Average return each year (%)	5.70%	5.39%
Favorable scenario	What the Investor might get back after costs	11 610.00€	13 845.00€
	Average return each year (%)	16.10%	11.45%

This table shows the money you could get back at maturity, under different scenarios, assuming that you invest EUR 10,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. 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 happens if the Issuer is unable to pay out?

Failure of the management company that manages the assets of your FCP would have no effect on your investment. The custody and custody of your FCP's assets are in fact provided by your FCP's custodian.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs borne by the Investor will have on his investment return. The total costs take into account one-off, ongoing and incidental costs. The amounts shown hereinafter are the cumulative costs of the Product itself. The figures assume the Investor invests €10,000 and are estimates subject to change in the future.

COSTS OVER TIME

Investment EUR 10 000	1 year	3 years
Total costs	671.95€	1 147.19€
Impact on return (RIY) per year	6.81%	3.76%

The costs shown in the table above represent how much the expected costs of the product would effect your return, assuming the Product performs in line with the moderate performance scenario. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time. This is the most the Investor will pay taking into account the maximum rate of Entry costs and the Investor could pay less.

COMPOSITION OF COSTS

The table below shows:

- the impact of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories

This table shows the impact on return per year.			
One-off costs	Entry costs	5.00%	Costs the Investor pays when making its investments. This is the most the Investor will pay, and the Investor could pay less.
	Exit costs	0.00%	The impact of the costs of exiting the investment when it matures.
Ongoing costs	Management fees and other ongoing costs	1.48%	The impact of the costs that the Manager retains each year for managing your investments. This rate incorporates fixed ex-post costs more representative of the costs actually borne by the investor.
	Portfolio transaction costs	0.33%	The impact of the costs of us buying and selling underlying investments for the product.
Incidental costs	Performance fees	0.00%	The impact of performance fees.
	Carried interests	0.00%	The impact of carried interests retained when the investment has performed better than the preferred return.

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

REQUIRED MINIMUM HOLDING PERIOD: 3 YEARS

This Fund may not be suitable for investors who plan to withdraw their contribution within 3 years.

How can I complain?

Shareholders have the right to complain free of charge and have the possibility to lodge their complaints at the registered office of the Company : SG 29 HAUSSMANN, 29, boulevard Haussmann, 75009 Paris, ainsi que sur le site internet : <https://sg29hausmann.societegenerale.fr>.

Other relevant information

The legal documents are available on request and free of charge from the management company or on the website: <https://sg29hausmann.societegenerale.fr>.