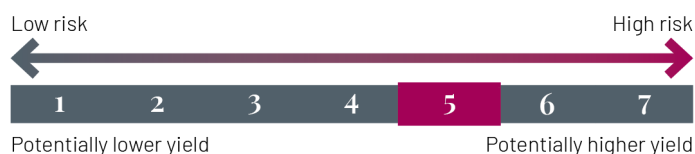


INVESTMENT OBJECTIVE

The CFM Indosuez Actions Multigestion risk-profiled fund of funds aims to achieve long-term appreciation of your assets via a portfolio of funds invested mainly in equities to generate a performance superior to its benchmark composed of the following indices: 75% MSCI Europe + 25% MSCI World ex Europe

RISK / RETURN PROFILE



The synthetic risk/return reward indicator classifies the Fund on a scale of 1 to 7 (1 representing the lowest level of risk and 7 the highest level of risk). See explanation in the Key Investor Information Document or in the fund's simplified prospectus.

PERFORMANCE BY CALENDAR YEAR (net of fees)

	2024	2023	2022	2021	2020	2019
Portfolio	5.75%	11.26%	-19.54%	16.75%	3.72%	22.03%
Benchmark	13.86%	17.17%	-10.10%	27.11%	0.04%	27.37%

PERFORMANCE AS AT 31/07/2025 (net of fees)

	YTD	1 month	1 year	3 years	5 years
Since	31/12/2024	30/06/2025	31/07/2024	29/07/2022	31/07/2020
Portfolio	4.67%	2.34%	3.47%	14.73%	33.40%
Benchmark	6.93%	1.67%	8.58%	36.56%	83.97%

Sources: Fund management company

Past performance is no guarantee of future results and is not constant over time.

Performances are calculated by comparing the net asset value at the end of the period to that at the beginning of the period. The figures shown are calculated in the reference currency of the share class. They are calculated after deduction of all charges, with the exception of any entry/exit charges. Net figures do not take account of taxes applicable to the average retail individual client in their country of residence. When the currency shown differs from the client's currency, there is a currency risk that can result in a decrease in value.

KEY DATA

Net asset value	1,949.42 EUR
Net Asset Value Date	31/07/2025
Assets under management (AUM)	14.82 (million EUR)
ISIN codes - Income appropriation	MC0010000172 - Accumulation
Max entry fee	4.00%
Max redemption fee	0.00%
Management fee max.	1.80%

NET PERFORMANCE OVER FIVE YEARS OR SINCE FUND LAUNCH



VOLATILITY BY ROLLING PERIOD AS AT 31/07/2025

	1 year	3 years	5 years
Portfolio	14.2%	11.8%	13.3%
Benchmark	14.9%	12.7%	-

Volatility is a statistical indicator that measures the magnitude of changes in an asset around its average.

MAIN CHARACTERISTICS

Legal structure	Mutual Fund (FCP) Monegasque
Fund launch date	23/03/2005
Domicile	Monegasque
Eligible PEA	No
Benchmark index	75% MSCI Europe + 25% MSCI World ex Europe
	Dividends reinvested
Currency (shareclass and benchmark)	EUR
NAV calculation	Daily
Order reception	D 17:00
Subscription/redemption	Unknown price
Minimum subscription amount	1.00 Share(s)
Subsequent subscription amount	1.00 Share(s)
Payment	J+4
Recommended investment horizon	5 years
Management company	CFM Indosuez Gestion
Custodian	CFM Indosuez Wealth

Architects of Wealth

Investors in this fund must read and fully understand the fund prospectus. This information is provided for indicative purposes only and in no way constitutes investment advice or an offer to buy or sell. CFM Indosuez Wealth, is a limited company (Société Anonyme) under Monegasque law with share capital of €34,953,000. Registered office : 11, Boulevard Albert 1er, BP 499 - MC 98012 Monaco cedex. Registered with the R.C.I under number 56S00341. Monegasque bank authorized by Sovereign Order of July 13, 1922 - Accreditation issued by the Commission de Contrôle des Activités Financières [EC/2012-08].

MANAGEMENT TEAM



Frédéric Staub

Portfolio Manager



Frédéric Longhi

Portfolio Manager

MANAGEMENT TEAM COMMENT

Financial markets remained resilient in July despite strong political news. The enactment of the "One Big Beautiful Bill Act", Donald Trump's budget law, appears to be short-term support but raises questions about the longer-term US debt situation. At the same time, the end of the pause on tariffs gave way to trade agreements bringing the average tariff to 17%. A trade easing that supported the dollar (+3.25% against the euro) in July, after several months of decline.

The S&P 500 continued its rebound in July, outperforming the European market with the Eurostoxx ending the month up by a small 0.31%. The US 10-year borrowing rate fluctuated around 4.3%, reflecting the duality of risks for the Federal Reserve (Fed) with customs duties that could push inflation higher, while the US job market showed some signs of a slowdown. Risk symmetry highlighted by the Federal Open Market Committee (FOMC), which kept key rates unchanged in July despite pressure from Donald Trump to lower rates. For its part, the ECB froze its key rates, thus suspending its downward cycle.

Against this backdrop, the fund ended the month up 2.34%. The best contributors were US equity vehicles, which benefited from the catch-up of the US market (S&P 500 and Nasdaq +2.4%) and the appreciation of the dollar (+3%). At the European level, banks (+9.5%) and the value tracker, whose banking sector is the largest component, continued their rally, benefiting from excellent earnings releases. We seized the opportunity presented by market volatility to strengthen our positions in the MDax and to benefit from the German investment plan, as well as to increase our positions on the Nasdaq.

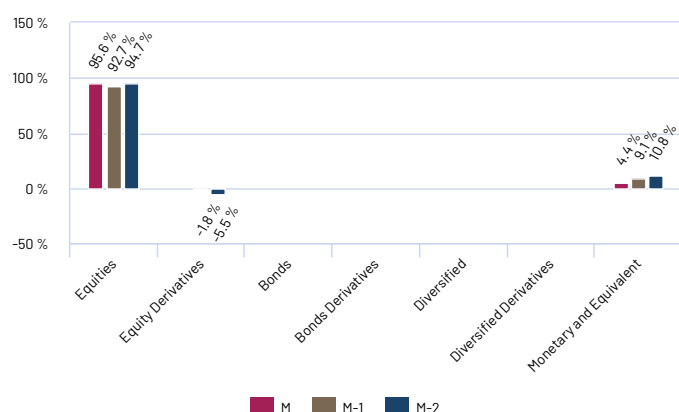
BREAKDOWN BY TYPE OF ASSETS

	Portfolio
Equities	95.59%
Equity Derivatives	-
Bonds	-
Bond derivatives	-
Diversified	-
Cash & equivalents	4.41%

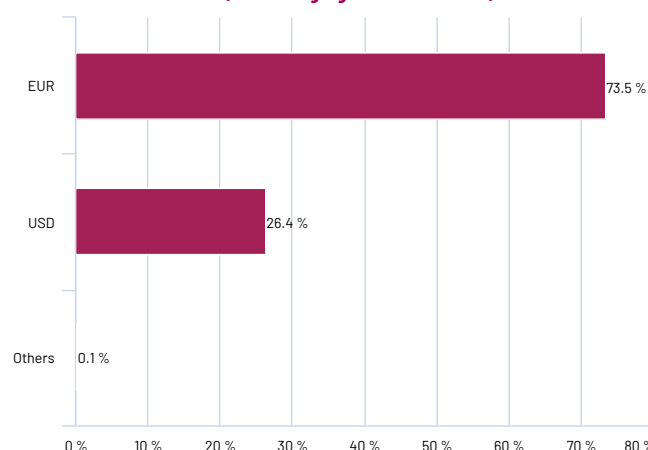
MAIN EQUITY POSITIONS

	Country	Portfolio
AMND EURO STX 50 ETF(PAR)	EuroZone	14.51%
AMUN IS MSCI Eur Val Fact ETF-C (PAR)	Europe	14.26%
ISHARES DJE STOXX DE	EuroZone	13.94%
LYXOR ETF MSCI EUROPE	Europe	13.66%
AMUNDI NDX B ETF USD (LSE)	United States of America	11.19%
AMUNDI S&P 500 UCITS ETF - USD (C)	United States of America	9.15%
Amundi German Mid-Cap MDAX ETF Dist	-	6.83%
Amundi Euro Stoxx Banks ETF Acc	EuroZone	5.01%
ISHARES DOWJONES INDUS AVG UCITS ETF	United States of America	4.41%
BNPP E MSCI Emerging Min TE ETF EurCap	-	2.65%

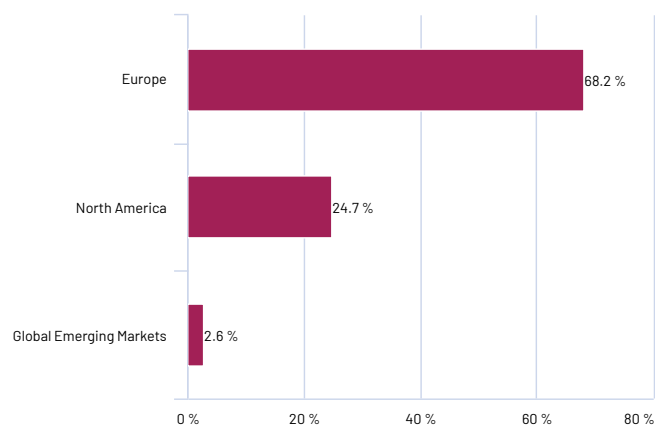
CHANGE IN BREAKDOWN BY ASSET TYPE (including derivatives)



EXPOSURE BY CURRENCY (with hedging and derivatives)



GEOGRAPHICAL BREAKDOWN OF THE EQUITIES SEGMENT (as a % of the fund's net assets)



Architects of Wealth

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