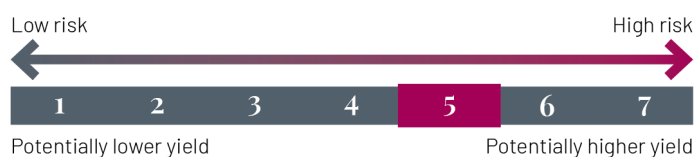


INVESTMENT OBJECTIVE

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 31/10/2025 (net of fees)

	YTD	1 month	1 year	3 years	5 years
Since	31/12/2024	30/09/2025	31/10/2024	31/10/2022	30/10/2020
Portfolio	10.01%	2.84%	11.21%	28.65%	41.57%
Benchmark	13.26%	2.95%	15.99%	51.96%	98.90%

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	2,048.91 EUR
Net Asset Value Date	31/10/2025
Assets under management (AUM)	15.42 (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 31/10/2025

	1 year	3 years	5 years
Portfolio	13.6%	11.2%	13.2%
Benchmark	13.8%	12.2%	-

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

Despite a shortage of economic data due to the ongoing shutdown, the Fed cut its key rates by 25bp. However, in his speech, Jerome Powell used the absence of data - which he likened to "driving in the fog" - to temper expectations of an upcoming rate cut in December, which seemed to have been priced in. The other central banks (ECB, BOJ) left their rates unchanged. With regard to tariffs, Beijing's export restrictions on rare earths led Trump to react, announcing a 100% increase in tariffs before reaching an agreement on 30 October covering soybeans, fentanyl, etc. The Chinese Communist Party plenum clearly highlighted the need for political support to achieve 5% growth and an even greater focus on technological self-sufficiency. Finally, the first earnings publications for the third quarter were fairly positive. In the United States, of the 65% of companies that published results, 83% exceeded expectations. The European indices ended the month higher (Euro Stoxx 50 +2.4%) but, like the previous month, the US indices stood out (S&P 500 +4.3% and Nasdaq +6.9%), driven by mega-investments in artificial intelligence, which reached trillions of dollars. Lastly, gold reached new highs and gained 3.7% over the month. Against this backdrop, the fund ended the month up 2.84%. The best contributions came from products with underlying securities on the US market, mainly those including Nasdaq technology stocks (+91bp). The only negative contribution remains the Mdaq ETF (+21bp), which we partially reduced in favour of a tracker on pharmaceutical stocks, which have lagged since the beginning of the year under pressure from Donald Trump, but which remain more defensive.

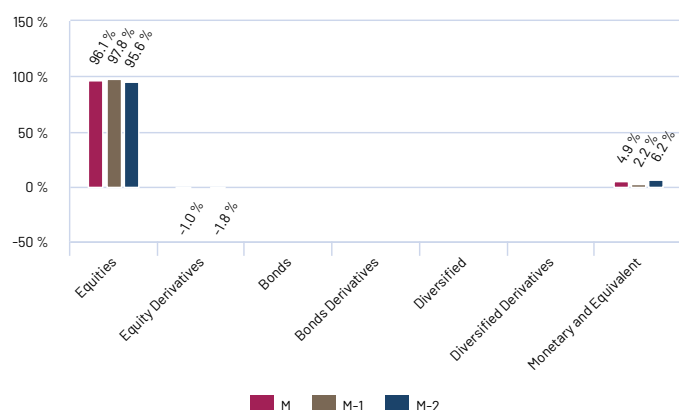
BREAKDOWN BY TYPE OF ASSETS

	Portfolio
Equities	96.13%
Equity Derivatives	-1.03%
Bonds	-
Bond derivatives	-
Diversified	-
Cash & equivalents	4.90%

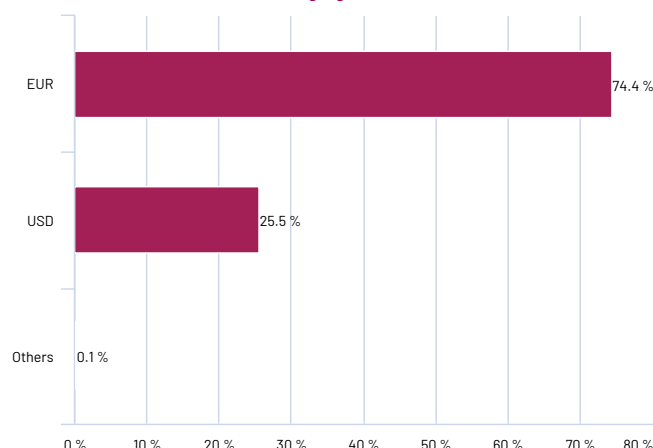
MAIN EQUITY POSITIONS

	Country	Portfolio
AMND EURO STX 50 ETF(PAR)	EuroZone	18.30%
ISHARES DJE STOXX DE	EuroZone	18.21%
AMUN IS MSCI Eur Val Fact ETF-C (PAR)	Europe	14.97%
AMUNDI NDX B ETF USD (LSE)	United States of America	14.47%
AMUNDI S&P 500 UCITS ETF - USD (C)	United States of America	10.36%
BNPP E MSCI Emerging Min TE ETF EurCap	-	6.44%
Amundi Euro Stoxx Banks ETF Acc	EuroZone	5.14%
Amundi MDAX ETF	-	3.43%
Amundi STOXX Europe 600 Healthcare Acc	Europe	2.49%
AMUNDI NASDAQ-100 UCITS ETF - DAILY HEDG	United States of America	2.31%

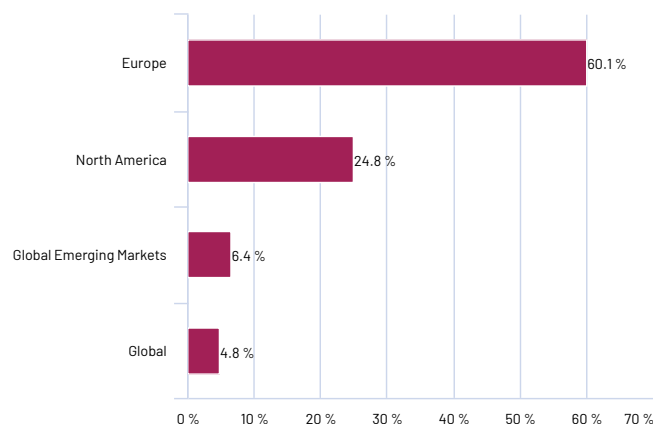
CHANGE IN BREAKDOWN BY ASSET TYPE (including derivatives)



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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