

## 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

## DPAM L Patrimonial Fund B ISIN: LU0574765839

A sub-fund of DPAM L, a public SICAV under Luxembourg law

**Name of the originator of the product: Degroof Petercam Asset Services S.A., in short DPAS.**

Rue Eugène Ruppert 12, 2453 Luxembourg - dpas@degroofpetercam.lu - www.dpas.lu - Call +352 4535451 for more information.

Degroof Petercam Asset Services S.A. is a subsidiary of Banque Degroof Petercam Luxembourg S.A. and part of the Degroof Petercam Group.

DPAM L is managed by the management company Degroof Petercam Asset Services S.A. and acts in this capacity within the meaning of Directive 2009/65/EC.

**Competent authority:** The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of DPAS with regard to this Key Information Document.

This product is authorized in Luxembourg.

DPAS is licensed in Luxembourg and regulated by the CSSF.

**Publication date of the Key Information Document: 19/02/2024**

### What is this product?

**Type** Accumulation shares (shares for which income and capital growth are retained in the share price) of a sub-fund of a SICAV, a regulated open-ended fund whose sub-funds are independent from a liability point of view.

### Investment objectives and policy

**Objective(s)** To increase the value of your investment over the long term.

**Benchmark(s)** Euribor 3 Months, a money market rate. Use: performance comparison and performance fee calculation.

**Investment policy** Under normal market conditions, the sub-fund invests mainly in a balanced portfolio of bonds and shares. The sub-fund may invest worldwide in securities denominated in any currency.

The sub-fund may use derivatives to hedge against market fluctuations and to reduce its costs, and also to generate additional income.

**Investment process** As part of the active management of the sub-fund, the manager uses macroeconomic, market and financial analysis in order to allocate investments flexibly between different asset classes, sectors and geographical areas, and to identify securities which he/she believes have the potential to outperform the market.

**ESG approach** The manager incorporates ESG criteria such as carbon footprint intensity, environmental protection and corporate governance into his/her decision-making process. The manager excludes companies that are highly controversial by international standards, as well as companies with significant exposure to socially or environmentally damaging activities such as thermal coal and tobacco.

**SFDR Category** Article 8.

**Base currency** EUR

### Plan your investment

**Product availability** This sub-fund is available, with or without advice, for retail investors with basic financial knowledge and professional investors.

**Investor profile** This sub-fund is intended for investors who understand the risks of the sub-fund and:

- are looking for an investment that combines income generation and capital growth
- are interested in a mixed exposure to asset classes, either as a core investment or for diversification purposes
- have a medium tolerance for risk and can tolerate a moderate loss on this investment.

**Placing orders** You can buy, exchange or sell shares of the sub-fund on any full bank business day in Luxembourg.

### Terms to understand

**share** Financial security corresponding to a share of a company's capital and generally giving the right to dividends.

**article 8** Financial product that promotes environmental or social characteristics according to the European regulation (SFDR).

**ESG** Environmental, social and governance.

**derivative** Any financial security whose value is linked to one or more interest rates, indices, stocks, currencies, commodities or other underlying assets.

**bond** A financial security issued by a corporation, government or entity that generally pays interest.

**Depository:** Banque Degroof Petercam Luxembourg S.A.

For more information, including the prospectus and financial reports, see "Other relevant information" on page 3.

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

#### Risk indicator



← Lower risk Higher risk →



The risk indicator assumes that you keep the product for at least **3 years**. The actual risk can vary significantly if you cash in before maturity and you may get back less.

The risk indicator is designed to help you compare the risks of investment products. It uses the required calculation methodology, which includes market movements and the risk that the product manufacturer cannot pay

out as required. The risk indicator is not guaranteed and may change over time.

**All investments involve risk.** The value of your investment in this product can go up and down, and you could lose some or all of your investment. This product is rated at the medium-low risk level (3 out of 7). Poor market conditions are very likely to reduce the value of your investment.

The sub-fund's risk level reflects the following:

- Investments in stocks and bonds have a higher volatility and risk level than money market instruments.
- The sub-fund applies a balanced investment strategy that aims to reduce the volatility of its performance.

Other important risks partly or completely unreflected in the risk indicator:

- **If your currency as an investor is different from the subscription currency of this product, changes in currency exchange rates could reduce any investment gains or increase any investment losses.**

• Unusual market conditions or unforeseeable events may magnify risks or trigger other risks such as counterparty, liquidity and operational risks (a full description of these risks is available in the prospectus).

• If you place a request to sell (redeem) shares at a time when this product has received many other sell requests, the processing of your order may be delayed, which could affect the price you receive for your shares.

## Performance Scenarios

This table shows the money you could get back (net of costs) over different periods, under different scenarios, assuming you were to invest EUR 10,000 in the sub-fund. You can compare this with the scenarios of other products.

The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may affect how much you get back.

What you get out of this product depends on future market performance.

**Please note that future market performance is uncertain and cannot be accurately predicted.**

| Recommended holding period: |  | 3 years                  |                           |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment:         |  | 10 000 EUR               |                           |
|                             |  | If you exit after 1 year | If you exit after 3 years |
| Scenarios                   |  |                          |                           |
| Minimum                     |  |                          |                           |
| Stress                      | <b>What you might get back after costs</b> | 7 690 EUR                | 8 040 EUR                 |
|                             | Average return each year                   | -23.10%                  | -7.01%                    |
| Unfavourable                | <b>What you might get back after costs</b> | 8 690 EUR                | 9 170 EUR                 |
|                             | Average return each year                   | -13.10%                  | -2.85%                    |
| Moderate                    | <b>What you might get back after costs</b> | 9 870 EUR                | 10 220 EUR                |
|                             | Average return each year                   | -1.30%                   | 0.73%                     |
| Favourable                  | <b>What you might get back after costs</b> | 10 920 EUR               | 11 500 EUR                |
|                             | Average return each year                   | 9.20%                    | 4.77%                     |

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product over the past 10 years. The stress scenario shows what you might get back in extreme market circumstances. The markets could evolve very differently in the future.

Unfavorable scenario: this type of scenario occurred for an investment between 30/09/2019 and 30/09/2022.

Intermediate scenario: this type of scenario occurred for an investment between 29/04/2019 and 29/04/2022.

Favorable scenario: this type of scenario occurred for an investment between 31/12/2018 and 31/12/2021.

## What happens if Degroof Petercam Asset Services S.A. is unable to pay out?

The sub-fund's assets are segregated from those of the other sub-funds in the SICAV and from Degroof Petercam Asset Services S.A., the product manufacturer and management company of the sub-fund. Even if it were to fail, the product manufacturer could not use the sub-fund's assets to pay its debts.

The only scenario under which an investor could incur a loss is by selling shares at a time when they are worth less than what the investor paid.

## 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.

### Costs over time

This table shows the amounts deducted from your investment to cover various costs. These amounts depend on the amount you invest, the duration of your investment and the performance of the sub-fund. The amounts shown are illustrations based on a hypothetical investment amount and different investment periods.

We have assumed that:

- for the first year, you get back the amount you invested (0% annual return);
- for the other holding periods, the product evolves as indicated in the intermediate scenario;
- EUR 10,000 is invested.

|                               | If you exit after 1 year | If you exit after 3 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | <b>366 EUR</b>           | <b>730 EUR</b>            |
| <b>Annual cost impact (*)</b> | <b>3.7%</b>              | <b>2.3% each year</b>     |

(\*) 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 3.00 % before costs and 0,73 % after costs.

## Composition of the costs

| One-off costs upon entry or exit                            |   | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs   | 2.00% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less.  | Up to 200 EUR            |
| Exit costs  | Nil   | 0 EUR                    |
| Ongoing costs taken each year                               |   |                          |
| Management fees and other administrative or operating costs | 1.33% of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 133 EUR                  |
| Transaction costs   | 0.09% This is an estimate of the costs incurred when buying and selling investments underlying the sub-fund. The actual amount will vary depending on the quantity bought and sold.   | 9 EUR                    |
| Incidental costs taken under specific conditions            |   |                          |
| Performance fees  | Commission of 10.00% calculated each valuation day by comparing the performance of the net asset value per share to that of the Benchmark (Euribor 3M) over the same period of time. The percentage of 0.00% represents the average annual performance fee paid over the last 5 years. <b>It is possible that the Manager may receive a Performance Fee even in case of negative performance of a Class of Shares. Please refer to the prospectus for more details on this subject.</b> | 24 EUR                   |

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

**Recommended holding period** At least 3 years.

**Redeeming your investment** You can request to take out some or all of your money at any time. See Processing requests in *What is this product?* above.

## How can I complain?

You can send an email including a description of the issue and your contact details to [compliance\\_team\\_dpas@degroofpetercam.lu](mailto:compliance_team_dpas@degroofpetercam.lu), or send your complain in writing together with supporting documents, to:

Degroof Petercam Asset Services S.A.

To the attention of the Chief Compliance Officer

12, rue Eugène Ruppert

L-2453 Luxembourg.

## Other relevant information

**Pre-contractual ESG information** To understand how the sub-fund promotes environmental and/or social features or makes a minimum of sustainable investments with an environmental objective, please consult the sub-fund's appendix in the prospectus.

**Tax and suitability information** Contact your advisor or distributor.

**Past performance** Go to [https://docs.publifund.com/pastperf/LU0574765839/en\\_DE](https://docs.publifund.com/pastperf/LU0574765839/en_DE). Note that past performance is not an indication of future results. The number of years in which the past performance is indicated may be less than 10 years for recent products.

**Past Performance Scenarios** Visit [https://docs.publifund.com/monthlyperf/LU0574765839/en\\_DE](https://docs.publifund.com/monthlyperf/LU0574765839/en_DE).

**Other information** The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in English and free of charge from Degroof Petercam Asset Services S.A., or at [www.dpas.lu](http://www.dpas.lu).