KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Flossbach von Storch - Dividend - ET

ISIN: LU2423020952

A sub-fund of the Flossbach von Storch.

The Fund is managed by Flossbach von Storch Invest S.A., société anonyme.

Objectives and investment policy

The objective of the investment policy of the Flossbach von Storch - Dividend sub-fund is to achieve reasonable growth while taking account of investment risk. One investment focus is shares in companies with outstandingly attractive dividend profiles, i.e. with high, secure dividends with the potential for future increases. The sub-fund is actively managed. The fund manager determines, regularly reviews and, if necessary, adjusts the composition of the portfolio exclusively in accordance with the criteria specified in the investment policy. The sub-fund is not managed in reference to a benchmark.

When making investment decisions for the sub-fund, the fund manager shall take into account the requirements of the sustainability policy of the management company and the criteria it contains as specified in detail in the "Sustainability policy" section of the sales prospectus. The sub-fund invests at least 75% of its assets directly in equities. The sub-fund is an equity fund in accordance with Article 4 of the management regulations, “Additional investment restrictions”. Securities from all OECD countries and from emerging countries can be acquired. The sub-fund can also invest in share certificates, share index certificates, bonds, fixed-term deposits and target funds. However, no more than 10% of the sub-fund’s assets may be invested in other target funds. The sub-fund can utilise financial instruments whose value is dependent on the future prices of other assets (“derivatives”) for hedging purposes or to increase its assets.

The sub-fund is an Article-8 product within the meaning of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR).

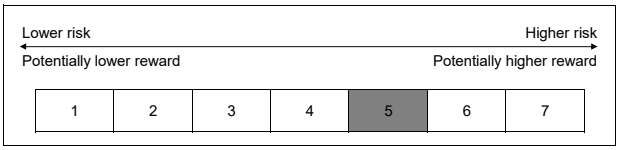
Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December. The redemption of shares may be suspended in extraordinary circumstances if this is deemed necessary in the interests of investors.

This sub-fund might not be suitable for investors planning to redeem their investments within a period of 5 years.

The income from this share class will be reinvested.

Risk and reward profile



The historical data used for calculating the synthetic indicator is not a reliable indication of the future risk and reward profile of the share class. The category shown is not guaranteed to remain unchanged and may shift over time. Even the lowest category does not mean a risk-free investment.

This share class has been placed in the aforementioned risk class because its unit price is subject to medium to significant fluctuation, therefore the profit potential and loss exposure may be moderate to high.

Because of the calculation model used, all risks may not be taken into consideration when placing the share class in a risk class. Detailed information can be found in the section entitled “Risks” of the prospectus. The following risks have no direct influence on this categorisation, but may be significant for the Fund:

Credit risks:
The Fund may invest part of its assets in bonds. The issuers of these bonds could become insolvent, causing the bonds to lose some or all of their value.

Liquidity risks:
The Fund may invest part of its assets in securities that are not traded on a stock exchange or similar market. It may be difficult to find a buyer for such securities in the short term. As a result, the risk that share redemptions will be suspended may increase.

Counterparty risks:
The Fund may enter into various transactions with counterparties. If a counterparty becomes insolvent, that party will not be able to meet some or all of its open obligations to the Fund.

Risks relating to the use of derivatives:
The Fund may enter into derivative transactions for the purposes listed above in the section “Investment policy”. This means increased opportunities, but also increased risk of losses. The use of derivatives to hedge against losses may also reduce the profit opportunities of the Fund.

Operating risks and custodial risks:
The Fund may fall victim to fraud or other criminal activities. It may suffer losses through misunderstandings or errors on the part of employees of the investment company or third parties or be hurt by external events, such as natural disasters. There is a risk of loss associated with holding assets in custody, especially abroad. This risk may result from insolvency, negligence or misconduct on the part of the Depositary or a sub-depositary.

Charges

One-off charges taken before or after you invest

Entry charge **1,00%**

Exit charge **0,00%**

This is the maximum that might be taken out of your money before it is invested or before payment of the redemption price. Please consult your financial advisor for the actual amounts.

Charges taken from the Fund in the past financial year

Ongoing charges **2,03%**

This value is based on an estimate as the share class has not yet fully completed a financial year. The value may vary from year to year.

Charges taken from the Fund under certain specific conditions

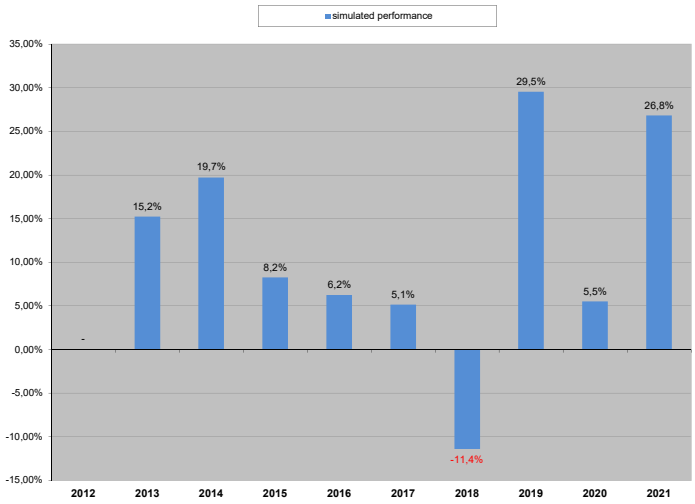
Performance fees:

No performance fees are charged to the Fund.

The charges borne by the investor are used for the operation of the Fund and for its management, marketing and distribution. The charges reduce the potential investment growth of the Fund.

Any eventual performance-related fee as well as any transaction costs incurred, with the exception of the transaction costs of the Depositary, are not included in the 'ongoing charges' figure.

Past performance



The share class was established in 2022.

Performance in the years 2013 to 2021 was simulated using the performance of share class I (LU0831568646) of sub-fund Flossbach von Storch - Dividend. The simulation took account of any differences in remuneration structure. Share class I and share class ET have the same investment policy.

Performance was calculated in EUR and is not compared against a benchmark.

Indications of past performance are no reliable indicator for future performance.

All charges and fees, except for the entry charge, were deducted when calculating the performance.

Practical information

The Fund's Depositary is DZ PRIVATBANK S.A., société anonyme, whose registered office is at Strassen, Luxembourg, 4, rue Thomas Edison.

Further information on the sub-fund, the currently valid sales prospectus, the Annex and the management regulations can be obtained free of charge from the Management Company, the Custodian Bank, the sales agent(s) and the Paying Agent(s) in German, Italian and Spanish during normal business hours. The most recent annual and semi-annual reports in German and English can also be obtained from the same providers.

Additional useful information, including current share prices, can be obtained at any time and free of charge from the homepage of the Management Company, as well as the above-mentioned bodies. Moreover, further details regarding the current remuneration policy, including a description of how remuneration and other benefits are calculated and the identity of the responsible individuals who allocate the remuneration packages and other benefits may be obtained from the homepage of the Management Company or they may be requested free of charge as a paper version from the above-mentioned bodies. The homepage of the Management Company is www.fvsinvest.lu.

The tax laws in the Member State in which the sub-fund originated may influence your personal tax situation. Please consult your tax advisor with regard to the tax consequences of investing in the sub-fund.

The Management Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus.

This key information describes a share class of the sub-fund. The sub-fund forms part of an umbrella fund. The prospectus and the reports may contain information on all share classes of the entire Fund mentioned at the beginning of this document. The assets and liabilities of all sub-funds are segregated by law.

In principle, investors are entitled to exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the possible exchanges of shares and the related charges can be found in the sales prospectus.

This Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 02.08.2022.