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.

DJE - Dividende & Substanz - XP (EUR)

ISIN: LU0229080733 WKN: A0F567

The DJE - Dividende & Substanz is a sub-fund of the DJE.

The Fund is managed by DJE Investment S.A. ("management company").

Objectives and investment policy

The purpose is to generate capital appreciation over the medium to long term. The capital appreciation shall be achieved through dividend income and share price gains.

The DJE – Dividende & substanz ("sub-fund") is an equity fund. In order to achieve the investment objectives, the assets of the sub-fund are predominantly invested in equities that are listed on the stock exchange or traded on another regulated market which operates regularly, is recognised and open to the public. In addition, the sub-fund may invest in fixed and floating rate securities that are listed on the stock exchange or traded on another regulated market which operates regularly, is recognised and open to the public. The investment in other funds is limited to a maximum of 10 per cent. Apart from the aforementioned constraints the composition of the portfolio will be performed actively and independently of any constraints regarding benchmarks, sectors, countries, duration, rating and market capitalization under consideration of ESG factors. The sub-fund may use financial instruments, whose value depends on future prices of other assets (derivatives) for hedging and capital appreciation purposes.

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

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

This Fund pays the rewards generated to investors.

Risk and reward profile

Lower risk
Potentially lower reward

Higher risk
Potentially higher reward

1	2	3	4	**5**	6	7

The historical data used for calculating the synthetic indicator are 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 category 1 does not mean a risk-free investment.

The unit class is classified in category 5 because its unit price typically fluctuated strongly and therefore both the risk of loss and the chance of profit may be rather 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 become a victim of fraud or other criminal acts. The Fund may also suffer losses due to misunderstandings or errors by employees of the Management Company, a depositary or external third parties. Finally, his management or the safekeeping of his assets may be adversely affected by external events such as fires, natural disasters or the like. The safekeeping of assets, in particular abroad, may entail a risk of loss resulting from insolvency, breaches of duty of care or improper conduct on the part of the custodian or a sub-custodian.

Charges

The charges you pay are used to pay the costs of running the sub-fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge **0,00%** **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 **0,90%**

This amount is based on the charges incurred by the share class in the past financial year, and may vary from year to year. The past financial year ended on 31.12.2021.

Charges taken from the Fund under certain specific conditions

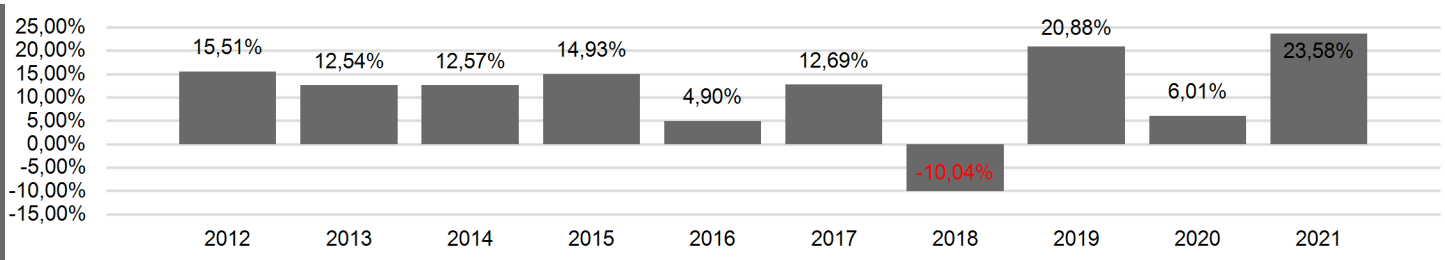
Performance fee

No performance fees are charged to the share class.

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.

For more information about charges please refer to the section costs and charges of the prospectus.

Past Performance



Statements about past performance are not a guide to future performance.

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

The share class was established in 2005.

Performance was calculated in EUR.

Practical information

The Fund's depositary is DZ PRIVATBANK S.A., whose registered office is at 4, rue Thomas Edison, Strassen, Luxemburg.

Copies of the prospectus (including the management regulations), the "Key Investor Information" as well as the annual and semi-annual reports can be obtained free of charge from the Swiss representative First Independent Fund Services AG, Klausstrasse 33, CH-8008 Zürich. The paying agent in Switzerland is NPB Neue Privat Bank AG, Limmatquai 1, CH-8024 Zürich.

Further practical information and the current share prices are available at no charge at any time on the website of the Management Company or at the abovementioned offices. Furthermore, the details of the current remuneration policy, including a description of how the remuneration and other benefits are calculated and the identification of the persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee, if any, may be requested free of charge on the homepage of the Management Company as well as o a paper version. The Management Company homepage is at www.djefinanz.ch/CH_de/home/.

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.

Investors may exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange 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 (CSSF).

This key investor information is accurate as at 18.02.2022.