

## 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 B Real Estate Europe Dividend Sustainable - Class B - ISIN: BE6213829094

A sub-fund of DPAM B, a public SICAV under Belgian law

**Name of the originator of the product: Degroof Petercam Asset Management SA, abbreviated DPAM.**

Rue Guimard 18, 1040 Brussels - [dpam@degroofpetercam.com](mailto:dpam@degroofpetercam.com) - <https://www.funds.dpaminvestments.com/funds.html> - Call +32 2 287.90.77 for more information. DPAM is part of the Degroof Petercam Group.

DPAM B is managed by the management company DPAM which acts in that capacity within the meaning of Directive 2009/65/EC.

**Competent authority:** The Financial Services and Markets Authority (FSMA) is responsible for the supervision of DPAM in relation to this Key Information Document.

This product is authorised in Belgium.

DPAM is authorised in Belgium and regulated by the FSMA.

**Publication date of the Key Information Document: 10/09/2024**

## What is this product?

### Type

Capitalisation share of a sub-fund of DPAM B, a public SICAV under Belgian law. The shares of the sub-fund are capitalisation shares, which do not give right to a dividend. All income earned by the product is reinvested.

### Duration

Indefinite. This product does not have a fixed maturity date.

### Objectives

**Objective:** The objective of the sub-fund is to offer you exposure to securities representative of the European real estate sector with a higher dividend yield compared to the market average. The sub-fund promotes a combination of environmental and social aspects within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector, and must contain a minimum proportion of sustainable investments within the meaning of the same Regulation. This is an actively managed sub-fund, which means that the portfolio manager does not aim to replicate the performance of a benchmark.

**Investment policy:** The sub-fund invests mainly in securities which include shares of Regulated Real Estate Companies (RRECs), real estate certificates, real estate companies and companies active in the promotion and development of real estate, as well as shares of real estate investment companies, etc., issued by companies having their registered office and/or a significant proportion of their assets, activities, profit centres or decision-making centres in Europe. These companies are selected on the basis of compliance with environmental, social and governance (ESG) criteria. 50% of the net assets must be composed of securities with a prospective return over 3 years higher than the average of the investment universe. The average is defined as the dividend yield of the FTSE EPRA/NAREIT Developed Europe index. The selection is based on a methodology that, across the entire portfolio, a) excludes companies that are not in compliance with certain global standards, including the UN Global Compact (human rights, labour, environmental protection and anti-corruption), b) excludes companies that are involved in controversial activities (tobacco, gambling, thermal coal, etc.) or c) excludes companies involved in major ESG controversies (incidents, allegations related to environmental, social, governance issues). The selection is also based on an analysis and rating of the ESG profile of the invested company using ESG Scorecards (grids analysing the most relevant and material ESG risks to which companies are exposed) only for the portion of investments with a sustainable objective. Finally, for the portion of investments with a sustainable objective, impact research and sustainability themes ensure that the company's products and/or services finance – in proportion to its turnover – sustainable development. More information on the product can be found on the website <https://www.funds.dpaminvestments.com/funds.html>.

**Derivative products:** The sub-fund may, on an optional basis, use derivatives such as options and/or futures contracts ("futures" and/or

"forwards") in order to achieve the investment objectives and/or for risk hedging purposes (hedging or exposure of/to interest rate and credit risks).

**Benchmark:** FTSE EPRA/NAREIT Developed Europe Net Return.

**Use of the benchmark:** The benchmark is used to compare performance and to select a large part of the portfolio.

**Subscription/Redemption:** You can exchange your shares in this sub-fund for shares in another sub-fund. For more information on this subject, please refer to the information in the prospectus under the heading "Information about the shares and trading of the shares".

All share subscription or redemption requests may be made prior to 3:00 p.m. (Belgian time) on each business day to Banque Degroof Petercam SA.

### Intended Retail Investor

This product is intended for investors with an investment horizon of 5 years meet the criteria for access to this share class described in the prospectus and that:

- have sufficient knowledge and experience in the markets for equities and funds, and understand the risks of the product
- seek exposure to securities representative of the European real estate sector with a higher dividend yield compared to the average
- are interested in an investment that promotes environmental and social characteristics with a minimum proportion of sustainable investments
- can suffer a loss of more than 20% per year

### Practical information

Custodian: Banque Degroof Petercam Luxembourg S.A, succursale belge

The Key Information Document describes a share class of the sub-fund DPAM B Real Estate Europe Dividend Sustainable of the SICAV DPAM B.

DPAM B is an undertaking for collective investment in transferable securities incorporated in Belgium (the Home Member State of the SICAV), which complies with the requirements of Directive 2009/65/EC and which is subject to prudential supervision by the FSMA.

In accordance with the applicable legal provisions, the assets of the sub-fund are segregated from the assets of the other sub-funds of the SICAV, which means that the rights of the investors and other creditors of this sub-fund are limited to the assets thereof.

The prospectus and periodic reports are drawn up for all the sub-funds of the SICAV.

Additional information on the sub-fund is available in the prospectus and in the periodic reports, which can be obtained on request, without charge, from the registered office of the SICAV. These documents (which are produced in French, Dutch and English) as well as more extensive information about this product are available on the website: <https://www.funds.dpaminvestments.com/funds.html> (tab 'Publications').

All other practical information, including the most recent net asset value of the shares, is available on the website mentioned above (tab 'Net asset value').

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

### Risk Indicator



The risk indicator assumes that you will hold the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will

lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. In other words, the potential losses related to the future performance of the product are between average and high.

Investing in this product also entails risks that are materially relevant but not included in the risk indicator:

- **Concentration risk:** As the portfolio is mainly composed of equity securities issued by European real estate companies, it is likely to be more specifically exposed to the economic development of this sector and area.
- **Liquidity risk:** Instruments in the real estate sector may have high liquidity risk. This risk mainly arises during periods of market tension

This product does not include any protection from future market performance so you could lose some or all of your investment.

### Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and/or a suitable benchmark over the last 10 years.

Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		10 000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	3 070 EUR	3 020 EUR
	Average return each year	-69.32%	-21.27%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	6 660 EUR	5 330 EUR
	Average return each year	-33.41%	-11.83%
<b>Moderate</b>	<b>What you might get back after costs</b>	10 510 EUR	12 580 EUR
	Average return each year	5.07%	4.70%
<b>Favourable</b>	<b>What you might get back after costs</b>	13 390 EUR	17 720 EUR
	Average return each year	33.91%	12.12%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.

The stress scenario shows what you might get back in extreme market circumstances.

Your maximum loss cannot exceed the amount of your initial investment.

Unfavourable scenario: this type of scenario occurred for an investment between 04 2022 et 01 2024.

Moderate scenario: this type of scenario occurred for an investment between 03 2016 and 03 2021.

Favourable scenario: this type of scenario occurred for an investment between 10 2014 and 10 2019.

## What happens if DPAM is unable to pay out?

The assets of the sub-fund are held with the Custodian and maintained separate from the other assets held by the Custodian.

In the event of a default by DPAM or any other sub-fund of the SICAV, neither of them may use the funds of the product to pay their debts.

However, your investment is not protected by an indemnification or guarantee mechanism.

## 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.

If you change sub-funds, you will pay any difference between the marketing fee for the sub-funds in question.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year, you would get back the amount that you invested (0 % annual return)
- the other holding periods we have assumed the product performs as shown in the moderate scenario
- that EUR 10,000 is invested

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>402 EUR</b>	<b>1 225 EUR</b>
<b>Annual cost impact (*)</b>	<b>4.0%</b>	<b>2.5% 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 7,15% before costs and 4,70% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (2,00% of the amount invested). This person will inform you of the actual distribution fee.

#### Composition of costs

We may share part of the costs with the person selling you the product to cover the services they provide to you.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Max 2,00%. This is the fee you pay when you make your investment (subscription fee). These fees include distribution fees. This is the maximum amount you will pay. The person who sells you the product will inform you of the actual costs.	Up to 200 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR

Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,87% of the value of your investment per year. These are the portfolio management fees of the sub-fund, including the fees of the service provider and the operation of the sub-fund. This estimate is based on actual costs over the past year.	187 EUR
Transaction costs	0,15% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the product. The actual amount will vary depending on the quantity we buy and sell.	15 EUR

Incidental costs taken under specific conditions		
Performance fees	This product does not charge any performance fees.	0 EUR

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

The recommended holding period is 5 years.

This has been defined on the basis of the sub-fund's asset mix (equities, bonds or a mix), risk profile and geographical exposure.

You can sell your shares in the sub-fund at any time. The decision to exit before the end of the recommended holding period may have a negative impact on the performance and risk profile of your investment.

The section "What are the costs?" provides information on the impact of costs over time.

All share subscription or redemption requests may be made prior to 3:00 p.m. (Belgian time) on each business day to Banque Degroof Petercam SA.

#### How can I complain?

Any complaint regarding the product or the conduct of its originator or the person who provides advice regarding this product or who sells it may be submitted in writing to DPAM, Service de Gestion des Plaintes, rue Guimard 18, 1040 Brussels, or by e-mail to [claimsDPAM@degroofpetercam.com](mailto:claimsDPAM@degroofpetercam.com).

All information on the complaint handling procedure of DPAM is available on the website <https://www.dpaminvestments.com/documents/complaints-procedure-enBE>.

#### Other relevant information

The information on the performance scenarios is updated monthly and published on [https://docs.publifund.com/monthlyperf/BE6213829094/en\\_DE](https://docs.publifund.com/monthlyperf/BE6213829094/en_DE).

Information on past performance is published at [https://docs.publifund.com/pastperf/BE6213829094/en\\_DE](https://docs.publifund.com/pastperf/BE6213829094/en_DE). This information is available for the last 10 years. For recent products, past performance may be shown for less than 10 years.