

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.

Emerging MSCI Index

A subfund of DPAM Equities L Class B USD LU1101799796

The subfund is managed by Degroof Petercam Asset Services S.A.

Objectives and investment policy

Objectives

- Increase the long-term value of your investment by replicating the performance of the MSCI Emerging Markets Index. The prospectus contains a more detailed description of the contractual relationship between MSCI and the management company and warnings relating to MSCI and to the aforementioned MSCI Index. More detailed information about the MSCI indexes can be found on the MSCI website (www.msci.com).

Investment portfolio

- The subfund invests primarily in shares of companies from emerging markets.
- The subfund makes use of derivative instruments for efficient portfolio management.

Investment process

- The sub-fund is a tracker fund which uses a passive management strategy the objective of which is to replicate physically and not synthetically the performance of the MSCI Emerging Markets Net Return Index.

Investor profile

- This subfund is intended for investors who understand the risks of the equity market and who have a minimum investment horizon of 10 years.

Reference currency of subfund EUR

You may buy or sell shares in the fund every week in Luxembourg. This subfund issues accumulation shares (shares for which all income is reinvested in the subfund).

Key terms

- **Share** Financial security corresponding to a share in the capital of a company and generally giving entitlement to dividends.
- **Index** Basket of financial securities artificially created to measure the performance of a stock exchange or a market.
- **Emerging markets** Markets including countries in Asia, South America, Africa and Eastern Europe with economies that are less than fully developed.
- **Investment grade bond** A financial security issued by a company, government or entity that generally entitles the holder to receive interest. Issuers of investment grade bonds represent a higher capacity for repayment than the issuers of lower level bonds or bonds with no official rating.

Risk and reward profile



1	2	3	4	5	6	7
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- The value of an investment in a subfund increases or decreases over time. At the time of resale, the price of your shares may be lower than the original price, representing a loss. If you invest in a subfund whose currency is different from your own, exchange rate fluctuations can also reduce your gains or increase your losses.
- The above risk level is calculated on the basis of the subfund's volatility over the medium term (i.e. on the basis of actual changes in its value over the last five years or of a simulation, if the subfund was created within that period). The volatility of the subfund may increase or decrease over time, which may change its risk level.
- The subfund's risk level reflects the following factor(s):
 - Equity investments have greater volatility and higher risk than investments in bonds and money market instruments.
 - Emerging markets present a high degree of risk.

The risk level does not reflect the potential impact of unusual market conditions or unforeseen events that may increase risk or trigger other risks such as:

- **Liquidity risk** Some financial securities may be impossible to sell quickly at a given time or may have to be sold at a discount.
- **Management risk** Under abnormal market conditions, the usual management techniques may be ineffective or unfavourable.
- **Derivatives risk** Some derivatives may increase the volatility of the subfund or expose the subfund to losses that are higher than the price of these derivatives.
- **Operational risk** In any market, and especially in emerging markets, the subfund may lose some or all of its money if there is a failure in the custody of assets or in the event of fraud, corruption, political actions or any other adverse event.
- **Counterparty risk** The subfund can lose money as a result of the failure of a market player with which it does business.

Charges

The charges and costs you pay are used to pay the costs of running the subfund, including the costs of marketing and distributing units. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge 2.25%

Exit charge 0.25%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the subfund over the year

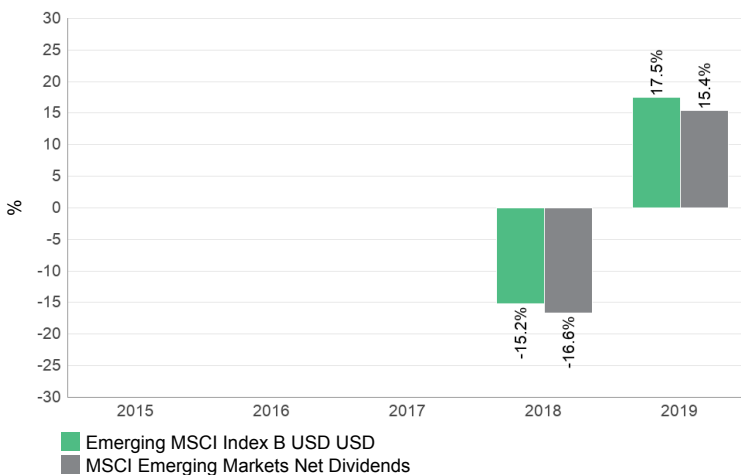
Ongoing charges 0.61%

Charges taken from the subfund under specific conditions

Performance fee N/A

- The entry and exit charges shown are maximum charges. In some cases, the charges you pay may be lower. You can obtain more information from your financial advisor.
- Ongoing charges are based on the figures for the previous year, ended December 2019. They may vary from year to year.
- Ongoing charges do not include performance fees or intermediary fees (when the subfund buys or sells financial securities), except for the entry and exit charges paid by the subfund when buying or selling units of another fund.
- For more information on charges, please refer to the prospectus available at <http://funds.degroofpetercam.lu>.

Past performance



- Performance varies over time and is not an indicator of future results.
- Annualised performances shown in this diagram are calculated net of all fees charged by the subfund except for any entry and exit charges.
- Subfund created in 2013. Class created in 2017.
- Performance is calculated in USD.

Practical information

- **Depository** : Banque Degroof Petercam Luxembourg S.A.
- For further information about DPAM Equities L (the 'Fund'), other classes of the subfund or other subfunds of the fund, or to obtain a copy of the prospectus and the latest annual or semi-annual reports in French, Dutch or English free of charge, please contact the fund or Degroof Petercam Asset Services S.A. at their registered addresses.
- The prospectus and the latest annual and semi-annual reports are also available online at <http://funds.degroofpetercam.lu> and www.fundsquare.net.
- Share price information is available online at <http://funds.degroofpetercam.lu> and www.fundsquare.net, and on written request from Degroof Petercam Asset Services S.A., 12 rue Eugène Ruppert, L-2453 Luxembourg.
- The fund is subject to Luxembourg tax legislation and regulations. This may affect your personal tax situation depending on your country of residence.
- Degroof Petercam Asset Services S.A. 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 for the fund.
- The current remuneration policy is available at www.dpas.lu. The policy includes a description of the way in which remuneration and benefits are calculated and the identity of those individuals responsible for allocating them. A printed copy is available free of charge on request.
- The fund may have other subfunds in addition to this one. The assets of each subfund are segregated. This means that each subfund is liable only for its own losses and liabilities, and does not cover any loss or liability associated with other subfunds.
- Investors may request conversion into shares of another share class of the subfund or of another subfund of the fund, provided that the eligibility requirements are met. For more information, please consult the prospectus.
- DPAM Equities L
12 rue Eugène Ruppert
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<http://funds.degroofpetercam.lu>
www.fundsquare.net