

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 Equities Emerging MSCI Index B USD ISIN: LU1101799796

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. which 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: 30/07/2024

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 by tracking the performance of the benchmark.

Benchmark(s) MSCI Emerging Markets Net Return, an index that does not take into account ESG factors. Usage: index replication.

Investment policy The sub-fund invests mainly in emerging market equities. 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 passive management of the sub-fund, the manager uses an index strategy that aims to replicate the composition and performance of the benchmark.

ESG approach The manager is required to invest in the securities comprising the index and may invest in issuers with a low ESG profile.

SFDR Category Article 6.

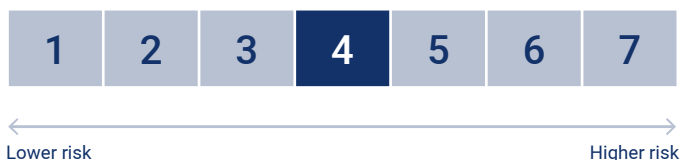
Base currency USD

Plan your investment

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

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

Risk indicator



The risk indicator assumes that you keep the product for at least **7 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.

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

- are seeking a passive investment focused on capital growth
- are interested in exposure to emerging equity markets, either as a core investment or for diversification purposes
- have a high risk tolerance and can withstand a substantial 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 6 Financial product that does not promote environmental or social characteristics, or does not have a sustainable investment objective according to European regulations (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.

Depository: Banque Degroof Petercam Luxembourg S.A.

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

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 risk level (4 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:

- Equity investments have a higher level of volatility and risk than bonds and money market instruments.
- The sub-fund invests in emerging markets which have a higher volatility and risk level than developed markets.

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 USD 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: | | 7 years | |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment: | | 10 000 USD | |
| | | If you exit after 1 year | If you exit after 7 years |
| Scenarios | | | |
| Minimum | | | |
| Stress | What you might get back after costs | 2 490 USD | 1 700 USD |
| | Average return each year | -75.10% | -22.36% |
| Unfavourable | What you might get back after costs | 6 710 USD | 7 270 USD |
| | Average return each year | -32.90% | -4.45% |
| Moderate | What you might get back after costs | 10 060 USD | 11 230 USD |
| | Average return each year | 0.60% | 1.67% |
| Favourable | What you might get back after costs | 15 340 USD | 16 190 USD |
| | Average return each year | 53.40% | 7.13% |

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 12 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 17/02/2021 and 29/12/2023.

Intermediate scenario: this type of scenario occurred for an investment between 30/04/2012 and 30/04/2019.

Favorable scenario: this type of scenario occurred for an investment between 29/01/2014 and 29/01/2021.

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;
- USD 10,000 is invested.

| | If you exit after 1 year | If you exit after 7 years |
|-------------------------------|--------------------------|---------------------------|
| Total costs | 366 USD | 1 249 USD |
| Annual cost impact (*) | 3.7% | 1.5% each year |

(*) 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 3.10 % before costs and 1,67 % after costs.

Composition of the costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs | 2,25% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less. | Up to 225 USD |
| Exit costs | 0,25% The costs of exiting your investment (redemption fee). This is the most you will pay, you could pay less. | 25 USD |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 0,87% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 87 USD |
| Transaction costs | 0,29% 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. | 29 USD |
| Incidental costs taken under specific conditions | | |
| Performance fees | This product does not charge any performance fees. | 0 USD |

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

Recommended holding period At least 7 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, or send your complaint 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

Tax and suitability information Contact your advisor or distributor.

Past performance Go to https://docs.publifund.com/pastperf/LU1101799796/en_CH. 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/LU1101799796/en_CH.

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.

INFORMATION FOR SWISS INVESTORS

The country of origin of the fund is Luxembourg. In Switzerland, the representative is Acolin Fund Services AG, Leutschenbachstrasse 50, 8050 Zurich, and the paying agent is Banque Cantonale de Genève, 17 quai de l'Île, 1204 Geneva.

The prospectus, the basic information sheets and the key investor information, the articles of association, the annual and half-yearly reports can be obtained free of charge from the representative.
