

## 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 - PA (EUR)

ISIN: LU0828771344

A Sub-fund of the DJE.

The Fund is managed by DJE Investment S.A..

#### Objectives and investment policy

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

The sub-fund is an equity fund.

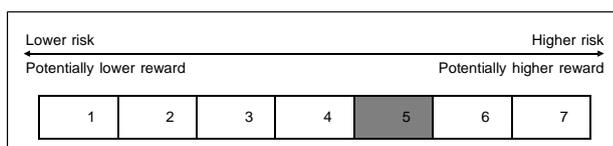
In order to achieve the investment objectives, the assets of the Sub-fund are predominantly invested in equities that are listed on the stock exchange or traded on another regulated market which operates regularly, is recognised and open to the public. In addition, the Sub-fund may invest in fixed and 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. The composition of the portfolio will be performed independently of any constraints regarding benchmarks, sectors, countries, duration, rating and market capitalization. The 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) 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 Fund pays the rewards generated to investors.

#### Risk and reward profile



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 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 categorization, 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 Custodian or a sub-custodian.

## Charges

### One-off charges taken before or after you invest

**Entry charge**                      **5.00%**

**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**                **1.84%**

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 30.06.2018.

### Charges taken from the Fund under certain specific conditions

#### **Performance fees:**

Up to 10% of the increase in Fund assets in excess of 6%, provided that decreases in value of the preceding 5 years in value are offset (refer to prospectus for more details). This is paid out annually.

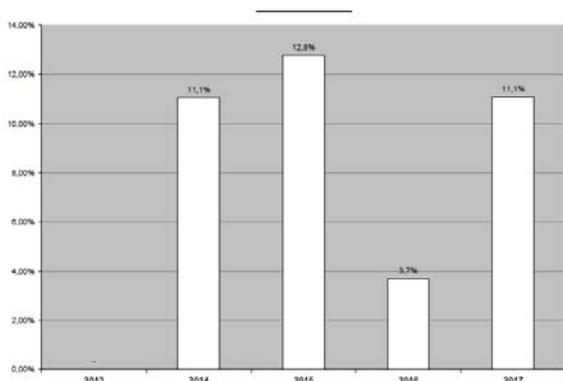
In the past financial year, the performance fee amounted to 0.00%.

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 Custodian Bank, are not included in the 'ongoing charges' figure.

## Past performance

LU0828771344



The share class was established in 2013.

Performance was calculated in EUR.

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.

## Practical information

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

Additional information on the Sub-fund, the current prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Custodian, the Distributor(s) and the Paying Agent(s).

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. The Management Company homepage is at [www.dje.lu](http://www.dje.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.

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 authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 13.08.2018