

## 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 Equities NewGems Sustainable - Class W - ISIN: BE6246061376

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

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

Rue Guimard 18, 1040 Brussels - [dpam@degroefpetercam.com](mailto:dpam@degroefpetercam.com) - <https://www.dpamfunds.com> - Call +32 2 287.91.11 for more information. DPAM is part of the Degroef 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:** 02/01/2023

## What is this product?

### Type

Capitalisation share of a sub-fund of DPAM B, a public SICAV under Belgian law. The units of the fund are capitalisation units 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 and investment policy

**Objective:** The objective of the sub-fund is to provide you with exposure to equity securities of companies around the world selected on the basis of certain trends and business themes. 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 principally invests in the equities and/or other securities giving access to so-called "companies of the future" located around the world, identified by the acronym NEWGEMS: (Nanotechnology, Ecology, Well-being, Generation Z, E-society, Manufacturing 4.0, Security) and these companies are selected on the basis of environmental, social and governance (ESG) criteria. 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 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 [www.dpamfunds.com](http://www.dpamfunds.com).

**Derivative products:** The sub-fund may, on an optional basis, use derivatives such as futures and/or forwards in order to achieve the investment objectives and/or for hedging purposes (hedging of or exposure to the risks associated with certain markets).

**Benchmark:** MSCI World Net Return.

**Use of the benchmark:** The benchmark is used to compare performance. The selection and weighting of the assets in the sub-fund's portfolio may differ significantly from the composition of the benchmark.

**Subscription/Redemption:** All subscription or redemption requests may be made prior to 3:00 p.m. (Belgian time) on each business day to Banque Degroef Petercam SA.

### Intended Retail Investor

This product is intended for investors with an investment horizon of at least 6 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
- are seeking exposure to the equity markets of companies around the world selected on the basis of a combination of certain "future" business trends and themes
- 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 Degroef Petercam Luxembourg S.A, succursale belge

The Key Information Document describes a share class of the sub-fund DPAM B Equities NewGems 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.

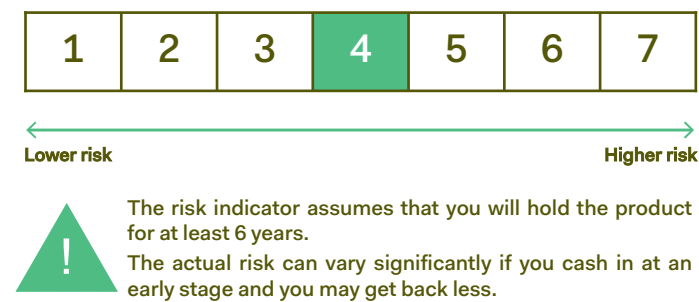
The prospectus and periodic reports are drawn up for all the sub-funds of the SICAV.

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: [www.dpamfunds.com](http://www.dpamfunds.com) (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 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 4 out of 7, which is a medium risk class. In other words, the potential losses related to the future performance of the product are average.

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 securities from specific themes without any geographical restrictions, it is likely to be more specifically exposed to the economic development of these sectors.
- 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 11 years.

Markets could develop very differently in the future.

|                             |   |                          |                           |
|-----------------------------|---|--------------------------|---------------------------|
| Recommended holding period: |   | 6 years                  |                           |
| Example Investment:         |   | 10 000 EUR               |                           |
|                             |   | If you exit after 1 year | If you exit after 6 years |
| Scenarios                   |   |                          |                           |
| Minimum                     | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |                           |
| Stress                      | What you might get back after costs   | 3 580 EUR                | 2 380 EUR                 |
|                             | Average return each year  | -64.22%                  | -21.28%                   |
| Unfavourable                | What you might get back after costs   | 6 940 EUR                | 3 060 EUR                 |
|                             | Average return each year  | -30.63%                  | -17.91%                   |
| Moderate                    | What you might get back after costs   | 11 250 EUR               | 21 260 EUR                |
|                             | Average return each year  | 12.50%                   | 13.40%                    |
| Favourable                  | What you might get back after costs   | 17 920 EUR               | 29 130 EUR                |
|                             | Average return each year  | 79.25%                   | 19.50%                    |

The figures shown include all costs of the product itself, but not necessarily all fees related to distribution. 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.

Unfavourable scenario: this type of scenario occurred for an investment between 11 2021 et 11 2022.

Moderate scenario: this type of scenario occurred for an investment between 11 2013 and 12 2019.

Favourable scenario: this type of scenario occurred for an investment between 09 2015 and 10 2021.

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

What happens if DPAM is unable to pay out?

The assets of the product 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 all of these costs and how they affect your investment.

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 6 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | <b>316 EUR</b>           | <b>1 310 EUR</b>          |
| <b>Annual cost impact (*)</b> | <b>3.2%</b>              | <b>1.0% 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 14,3% before costs and 13,2% after costs.

### 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. These figures include the maximum distribution fee that the person selling you the product may charge (2,0% of the amount invested). This person will inform you of the actual distribution fee.

| One-off costs upon entry or exit                            |   | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs   | 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  | This is the fee you pay when you sell your investment (redemption fee).   | 0 EUR                    |
| <b>Ongoing costs taken each year</b>                        |   |                          |
| Management fees and other administrative or operating costs | 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.   | 93 EUR                   |
| Transaction costs   | These are the costs of buying and selling the investments held by the sub-fund. This is an estimate of the costs incurred when buying and/or selling the investments underlying the product. The actual amount will vary depending on the quantity bought and sold. | 24 EUR                   |
| <b>Incidental costs taken under specific conditions</b>     |   |                          |
| 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 a minimum of 6 years. This has been defined on the basis of the characteristics of the product.

All 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 its originator may be submitted in writing to DPAM, Service de Gestion des Complaints, 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://res.cloudinary.com/degroof-petercam-asset-management/image/upload/v1616152984/DPAM\\_Complaints\\_procedure.pdf](https://res.cloudinary.com/degroof-petercam-asset-management/image/upload/v1616152984/DPAM_Complaints_procedure.pdf)

### Other relevant information

The information on the performance scenarios is updated monthly and published on [https://docs.publifund.com/monthlyperf/BE6246061376/en\\_LU](https://docs.publifund.com/monthlyperf/BE6246061376/en_LU).

Information on past performance is published on the website [www.dpamfunds.com](http://www.dpamfunds.com) ("Overview" tab). This information is available for the last 10 years. For recent products, past performance may be shown for less than 10 years.