

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 World Sustainable - Class W - ISIN: BE6246068447

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 - <https://www.dpamfunds.com> - Call +32 2 287.91.11 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: 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 offer you exposure to equity securities of companies from around the world. 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 (without any sectorial restrictions) in shares and/or other securities giving access to the capital of companies from throughout the world. The selection is based on a methodology that: -excludes companies not in compliance with certain global standards, including the UN Covenant (human rights, labour rights, environmental protection and anti-corruption), -excludes companies involved in controversial activities (tobacco, gambling, thermal coal) or involved in major ESG controversies (incidents, allegations related to environmental, social, governance issues), is based on a best-in-class quantitative ESG approach and a qualitative ESG approach, and -aims to achieve impact and sustainability by ensuring that the company's products and/or services finance – as a proportion of its turnover – sustainable development. More information on the product can be found on the website www.dpamfunds.com.

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: MSCI AC 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 Degroof 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
- 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 Equities World 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.

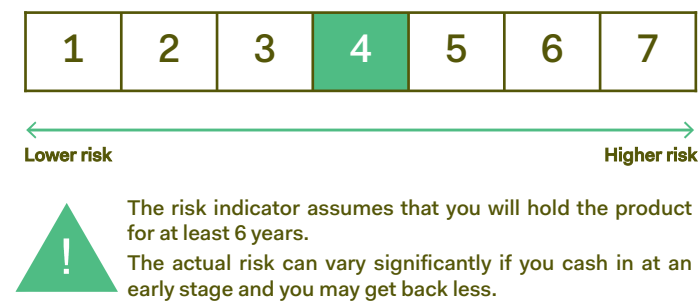
The prospectus and periodic reports are drawn up for all the sub-funds of the SICAV.

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 (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:

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	3 500 EUR	3 060 EUR
	Average return each year	-65.03%	-17.92%
Unfavourable	What you might get back after costs	7 360 EUR	3 610 EUR
	Average return each year	-26.44%	-15.62%
Moderate	What you might get back after costs	11 240 EUR	18 870 EUR
	Average return each year	12.44%	11.16%
Favourable	What you might get back after costs	15 940 EUR	24 970 EUR
	Average return each year	59.36%	16.47%

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 12 2011 and 01 2018.

Favourable scenario: this type of scenario occurred for an investment between 08 2015 and 09 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
Total costs	309 EUR	1 160 EUR
Annual cost impact (*)	3.0%	1.0% 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 12,0% before costs and 11,0% 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
Ongoing costs taken each year		
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.	92 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.	17 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 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.

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

Other relevant information

The information on the performance scenarios is updated monthly and published on https://docs.publifund.com/monthlyperf/BE6246068447/en_LU.

Information on past performance is published on the website 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.