Degroof Petercam

# 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.*

## DPAM INVEST B Equities US Dividend,

*(a sub-fund of DPAM INVEST B SA, a public SICAV under Belgian law)*

*managed by Degroof Petercam Asset Management SA*

**Class B - ISIN: BE0058175721**

## Objectives and investment policy

**Objective**

- The objective of the fund is to offer you, by way of an active portfolio management, an exposure to equity securities of North American companies with a higher dividend yield compared to the market average.

**Investment policy**

- The fund mainly invests (without any sectorial restrictions) in shares and/or other equity securities of companies which have their registered office and/or a significant part of their assets, activities, profit centres or decision-making centres in North America and which generate a dividend yield or an expected dividend yield higher then the market average (represented by the S&P 500 index (an index based on the 500 largest US caps)).

**Subscription/Redemption**

- Subscription or redemption requests may be made every business day before 3 p.m. (Belgian time) to Banque Degroof Petercam SA or Caceis Belgium SA.

**Types of Units**

- The units of the fund are capitalisation units, issued in the form of shares, which do not give right to a dividend. All income earned by the fund is reinvested.

**Derivatives**

- The 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 hedging purposes (principally hedging or exposure against/to the risks linked to certain markets).

**Investment holding period**

- This fund may not be appropriate for investors who intend to withdraw their capital within 6 years of the initial investment.

## Risk and reward profile

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

| 1 | 2 | 3 | 4 | **5** | 6 | 7 |
|---|---|---|---|---|---|---|

- As any investment is risky by nature, the return (performance) thereof is potential only. The risk and reward profile of your investment is reflected by a synthetic indicator which ranks the fund over a risk/return scale from the lowest (1) to the highest (7) risk category.
- *The computation of this risk/reward profile is based on the portfolio's net asset value fluctuations (volatility) recorded over the past 5 years (or on simulations based on an appropriate benchmark for funds or share classes of less than 5 years). It gives an indication of the fund's potential performance and of your capital risk exposure, but it does not guarantee that the risk/reward profile currently published will remain unchanged.*
- *Historical data, such as those used in calculating the synthetic indicator, may not be a reliable indication of the future risk profile of the fund.*
- *The lowest risk/return category (level 1) does not mean a risk-free investment.*
- The risk/return profile mentioned herein is essentially due the presence of shares in the portfolio.
- *The capital invested in this fund is neither guaranteed nor protected. You may therefore lose all or part of your investment.*

Certain risks are not (or not adequately) reflected in the risk and reward profile mentioned herein. Amongst those risks, the following could have a material impact on the risk and reward profile of the fund:

- Concentration risk: since the fund's portfolio mainly consists of equity securities issued by North-American companies, it is likely to be more specifically exposed to the economical development of North America.
- Risks linked to derivatives: the derivatives in the fund's portfolio are likely to be more volatile than the underlying assets thereof.
- Exchange risk: fluctuations in exchange rates may increase or decrease the value of the portfolio's assets.

## Charges

*The entry and exit charges are used to pay the costs of running the fund (including the marketing and distribution costs thereof). These costs, as well as the ongoing charges and any performance fee, reduce the potential growth of your investment.*

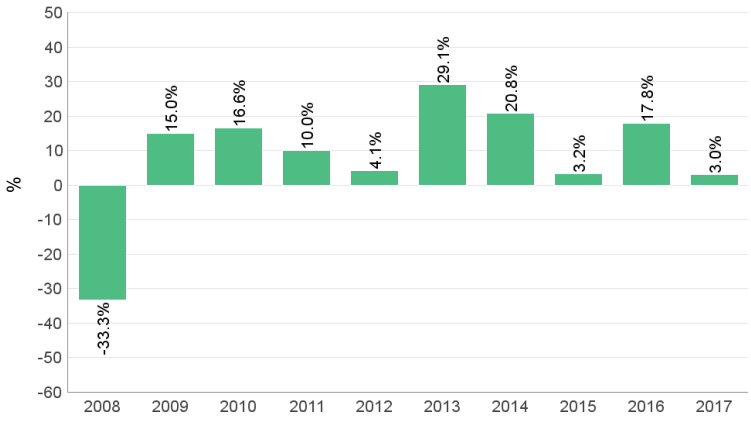
| One-off charges taken before or after you invest | |
|---|---|
| **Entry charge** | 2.00% |
| **Exit charge** | N/A. |

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 fund over a year | |
|---|---|
| **Ongoing charges** | 1.76% |
| Charges taken from the fund under certain specific conditions | |
| **Performance fee** | N/A. |

- The entry charges mentioned herein are maximum figures. In certain circumstances, these charges may be lower. Please contact your distributor or usual advisor to obtain the amount of charges effectively applied.
- The amount of ongoing charges mentioned herein is based on the costs as booked over a period of 12 months ending 31 December 2017. This amount can very from one quarter to the next. These fees include transaction fees incurred by the sub-fund when it subscribes to and/or sells units of another fund.
- Specific costs may be charged in case of sub-fund conversion.
- For more information on all the charges and the way they are calculated, please refer to the "Fees and costs" section of the prospectus.

## Past performance




- This bar chart illustrates the performance of this share class during the period mentioned therein.
- This information gives an indication, but may under no circumstances be regarded as a guarantee, of future performance.
- This sub-fund and class were launched in 1991.
- Performance is calculated in EUR and includes all the costs and fees charged to the sub-fund.

## Practical information

- Custodian: J.P. Morgan Europe Limited, Brussels Branch.
- The fund is a sub-fund of DPAM INVEST B SA (hereinafter 'DPAM INVEST B' or the 'SICAV'). DPAM INVEST B is an undertaking for collective investment in transferable securities incorporated in Belgium (Home Member State of the SICAV), which complies with the requirements of Directive 2009/65/EC, and which is subject to the prudential supervision of the FSMA.
- A copy of the prospectus and the latest periodic report(s) (annual report and any subsequent semi-annual report) can be obtained, free of charge, upon request addressed to the registered office (or the financial service provider, if applicable) 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: https://funds.degroofpetercam.com (esp. tabs 'Publications' and 'Legal/tax information').
- The value of your units is published on the website: https://funds.degroofpetercam.com ('Price' tab)and on the website www.beama.be.
- Belgian tax law may impact your personal tax regime.
- *The SICAV can only be held liable for the information contained in this document if the information is misleading, inaccurate or inconsistent with the corresponding parts of the prospectus. It is recommended that you read this document as well as the prospectus and the reports of the SICAV in order to make an informed investment decision.*
- The units held in this sub-fund may be converted into units of another sub-fund of DPAM INVEST B in accordance with the terms and conditions provided for in the prospectus (briefly summarised under the "Subscription and Redemption" sub-heading on the reverse of this document).
- 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.
- You can find out whether other classes of units in this fund are marketed in your jurisdiction and obtain more information on this product (risks, taxation or other information) in the prospectus or on the above-mentioned website. For an explanation of the terms used in this document, please refer to the glossary on the website https://funds.degroofpetercam.com ('Glossary' tab).
- Details of the up-to-date remuneration policy and the composition of the remuneration committee are available at https://www.degroofpetercam.be/en/institutional-asset-management. A printed copy is available, free-of-charge, on request from Degroof Petercam Asset Management SA, Rue Guimard, 18, 1040 Brussels or from the following email address: DPAM@degroofpetercam.com