DPAM
DEGROOF PETERCAM ASSET MANAGEMENT

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.

EMU Quants

A subfund of DPAM Bonds L Class ALU0029255675

The subfund is managed by Degroof Petercam Asset Services S.A.

Objectives and investment policy

Objectives

- Increasing the value of your investment in the medium term, while minimising the risk of loss.

Investment portfolio

- The subfund invests primarily in a portfolio of bonds in euros issued by governments or related institutions, including covered bonds.
- The subfund may use derivatives to exploit or hedge against market fluctuations, or for efficient portfolio management.

Investment process

- The manager defines the investment policy, in particular as regards the duration of investments, on the basis of an analysis of the political, financial and economic situations. This is an actively managed fund, which means that the portfolio manager does not aim to replicate the performance of a 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.

Investor profile

- This subfund is suitable for investors who understand the risks of the subfund and who have a minimum investment horizon of 2-3 years.

Reference currency of the subfund EUR

You can buy or sell shares in the subfund on any Luxembourg working day.

This subfund issues accumulation shares (shares for which all income is reinvested in the subfund) and distribution shares (shares that pay out income to holders).

Key terms

- **Derivative instrument** Any financial security whose value is linked to one or more interest rates, an index, equity, currency, commodity or another underlying asset.
- **Bond** A financial security issued by a company, government or entity that generally entitles the holder to receive interest.
- **Covered bond**A high-quality bond guaranteed by public-sector debt.

Risk and reward profile

Lower risk — Higher risk

Potentially lower rewards — Potentially higher rewards

Does not mean a risk-free investment

1	2	**3**	4	5	6	7

- The value of an investment in a fund increases or decreases over time. At the time of resale, the price of your shares may be less than the original price, representing a loss. If you invest in a subfund whose currency is different from your own, exchange rate fluctuations can also reduce your gains or increase your losses.
- The above risk level is calculated on the basis of the subfund's volatility over the medium term (i.e. on the basis of actual changes in its value over the last five years or on a simulation, if the subfund was created within that period). The volatility of the subfund may increase or decrease over time, which may change its risk level.
- The subfund's risk level reflects the following factor(s):
  - Investments in bonds are less volatile and less risky than equities.
  - Government bonds help to reduce risk.

The risk level does not reflect the potential impact of unusual market conditions or unforeseen events that may increase risk or trigger other risks such as:

- **Credit risk** Risk associated with bonds becoming worthless when the issuer of the bond is not able to repay its debt on maturity.
- **Liquidity risk** Some financial securities may be impossible to sell quickly at a given instant or may have to be sold at a discount.
- **Management risk** Under abnormal market conditions, the usual management techniques may be ineffective or unfavourable.
- **Derivative risk** Some derivatives may increase the volatility of the subfund or expose the subfund to losses that are higher than the price of the derivatives.
- **Operational risk** In any market, and especially in emerging markets, the subfund may lose some or all of its money if there is a failure in the custody of assets or in the event of fraud, corruption, political actions or any other adverse event.
- **Counterparty risk** The subfund can lose money as a result of the failure of a market player with which it does business.

Charges

The charges and costs you pay are used to pay the costs of running the subfund, including the costs of marketing and distributing units. These charges reduce the potential growth of investments.

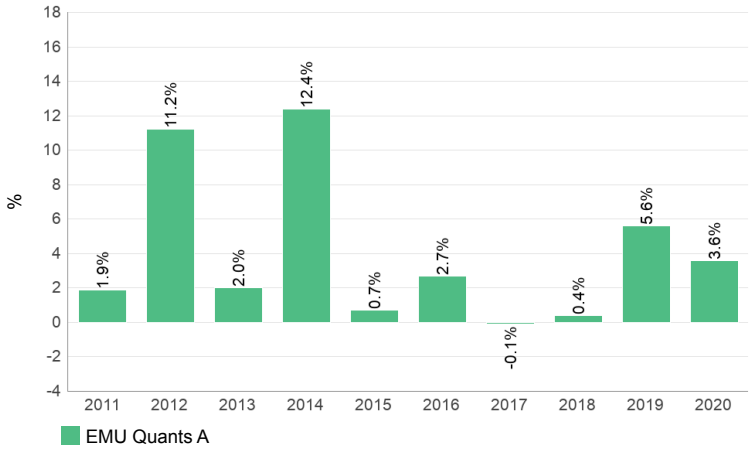
One-off charges taken before or after you invest	
Entry charge	1.50%
Exit charge	0.00%

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 subfund over the year	
Ongoing charges	0.78%
Charges taken from the subfund under specific conditions	
Performance fee	N/A

- The entry and exit charges shown are maximum charges. In certain cases the charges you pay may be lower. You can obtain more information from your financial advisor.
- The ongoing charges are based on the figures from the previous financial year, ended December 2020. They may vary from one year to the next.
- Ongoing charges do not include performance fees or intermediation charges (when the subfund buys or sells financial securities), except for the entry and exit charges paid by the subfund when buying or selling units of another fund.
- For more information on charges, please refer to the prospectus available at http://funds.degroofpetercam.lu.

Past performance



- Performance varies over time and is not an indicator of future results.
- Annualised performances shown in this diagram are calculated net of all fees charged by the fund except for any entry and exit charges.
- Compartment created in 1985. Class created in 1985.
- Performance is calculated in EUR.

Practical information

- **Depositary**: Banque Degroof Petercam Luxembourg S.A.
- For further information about DPAM Bonds L (the 'Fund'), other classes of the subfund or other subfunds of the fund, or to obtain a copy of the prospectus and the latest annual or semi-annual reports in French, Dutch or English free of charge, please contact the fund or Degroof Petercam Asset Services S.A. at their registered addresses.
- The prospectus and the latest annual and semi-annual reports are also available online at http://funds.degroofpetercam.lu and www.fundsquare.net.
- Share price information is available online at http://funds.degroofpetercam.lu and www.fundsquare.net, and on written request from Degroof Petercam Asset Services S.A., 12 rue Eugène Ruppert, L-2453 Luxembourg.
- The fund is subject to Luxembourg tax legislation and regulations. This may affect your personal tax situation depending on your country of residence.
- Degroof Petercam Asset Services S.A. 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 for the fund.
- The current remuneration policy is available at www.dpas.lu. The policy includes a description of the way in which remuneration and benefits are calculated and the identity of those individuals responsible for allocating them. A printed copy is available free of charge on request.
- The fund may have other subfunds in addition to this one. The assets of each subfund are segregated. This means that each subfund is liable only for its own losses and liabilities, and does not cover any loss or liability associated with other subfunds.
- Investors may request conversion into shares of another share class of the subfund or of another subfund of the fund, provided that the eligibility requirements are met. For more information, please consult the prospectus.
- DPAM Bonds L
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  http://funds.degroofpetercam.lu
  www.fundsquare.net