

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

Name:	DJE - Dividende & Substanz - PA (EUR)	Name of the PRIIP-Manufacturer:	DJE Investment S.A.
ISIN:	LU0828771344	WKN:	A1J4B6
Date of production:	18.02.2025	Contact details:	www.djefinanz.ch/CH_de/home +352 26 92 52 20 info@dje.lu
Supervisory authority:	The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of DJE Investment S.A. with regard to the Key Information Document. This product is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).		

This product is managed by DJE Investment S.A. ("management company").

The management company is part of the DJE Kapital group.

What is this product?

Type

This product is a collective investment undertaking which raises capital from a number of investors in order to invest it in accordance with a defined investment strategy for the benefit of the investors ("fund"). The Fund is a UCITS fund established in Luxembourg.

The DJE - Dividende & Substanz is a sub-fund of the umbrella fund DJE.

This key information describes a unit class of the sub-fund. The prospectus and the reports may contain information on all unit classes of the Fund mentioned at the beginning of this document. The assets and liabilities of all sub-funds are segregated by law.

Investors may exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the sales prospectus.

Term

The sub-fund has an unlimited term. Notwithstanding this provision, it may be dissolved at any time by the Management Company, subject to the provisions of the law. Regarding the possibilities and frequency of redemption, please refer to the section "How long should I hold the investment, and can I withdraw money early?".

Objectives

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

The DJE – Dividende & substanz 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. Apart from the aforementioned constraints the composition of the fund will be actively managed i.e. independently of any constraints regarding benchmarks, sectors, countries, duration, rating and market capitalization under consideration of ESG factors. The sub-fund may use derivatives for hedging or increasing assets. A derivative is a financial instrument whose value – not necessarily 1:1 – depends on the performance of one or more underlying assets, such as securities or interest rates..

Detailed information on the aforementioned (and/or further) opportunities to invest in the sub-fund can be found in the current sales prospectus.

This sub-fund pays the rewards generated to investors.

The prospectus and the current annual and semi-annual reports, the current unit prices and further information on the fund can be found free of charge in German at <https://www.djefinanz.ch/investmentfonds/productdetail/LU0828771344#downloads>.

Depository of the fund is the DZ PRIVATBANK SA

Intended retail investor

The sub-fund is aimed at all investors who pursue the goal of asset accumulation or asset optimisation and want to invest for the long term. They should be able to bear losses up to the amount of the capital invested and do not require a guarantee regarding the preservation of their investment sum.

What are the risks and what could I get in return?



The risk indicator assumes you keep the product 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this investment option. It shows how likely it is that the investment option will lose money because of movements in the markets or because we are not able to pay you. We have classified this investment option as class 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions are possible to impact the capacity of the issuer to pay you.

What are the risks and what could I get in return? (continued)

You may lose part or all of your investment.

The retail investor is advised that the maximum possible loss is the capital invested by the investor. He bears no risk of having to pay for additional financial commitments or obligations, including contingent liabilities, over and above the capital invested in the fund. The fund may be harmed by errors of acting persons or organizations, fraud or natural events. The product does not offer capital protection.

Please note the currency risk.

If you receive payments in a currency that is different from that of your home country, the final return depends on the exchange rate between the two currencies. This risk is not taken into account in the indicator given above. Currency hedging may not be perfect.

Performance-Scenarios

These four performance scenarios correspond to a stress scenario, a unfavourable scenario, a moderate scenario and a favourable scenario.

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 over the last 10 years. The markets could develop completely differently in the future.

Investment example: 10.000 EUR

Recommended holding period: 5 years

Scenarios	If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress scenario		
What you might get back after costs	3.970 EUR	5.200 EUR
Average return each year in %	-60,30	-12,26
Unfavourable scenario		
What you might get back after costs	8.710 EUR	10.300 EUR
Average return each year in %	-12,90	0,59
Moderate scenario		
What you might get back after costs	10.460 EUR	13.000 EUR
Average return each year in %	4,60	5,39
Favourable scenario		
What you might get back after costs	12.920 EUR	15.350 EUR
Average return each year in %	29,20	8,95

This table shows how much you could get back in the next 5 years under different scenarios if you invest 10.000 EUR. The figures shown include all costs of the product itself, but may not include all costs that you must pay to your advisor or distributor, and the costs of your advisor or distributor. It also does not take into account your personal tax situation, which may also affect the amount you end up with.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario is the result of an investment between March 2015 and March 2020. The moderate scenario is the result of an investment between August 2017 and August 2022. The favourable scenario is the result of an investment between June 2016 and June 2021.

What happens if DJE Investment S.A. is unable to pay out?

DJE Investment S.A. does not belong to any institution for the protection of investors claims. The assets of the product are segregated from the assets of the Company. The assets of the product do not form part of the insolvency estate of the Company.

What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

Costs over Time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here illustrate an example investment amount and different possible investment periods. We have made the following assumption:

- In the first year you would get back the amount that you invested (0 % annual return).
- For the other holding periods we have assumed the product performs as shown in the moderate scenario
- 10.000 EUR is invested

	If you exit after 1 year	If you exit after 5 years
Total costs	763 EUR	2.481 EUR
Annual cost impact (*)	7,6% each year	3,9% each year

Costs over Time (continued)

(*) 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 9,3% before costs and 5,4% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5,00% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	500 EUR
Exit costs	0,00% of your investment before it is paid out to you.	0 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1,90% of the value of your investment per year. This is an estimate based on actual costs over the last year.	190 EUR
Transaction costs	0,71% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	72 EUR
Incidental costs taken under specific conditions		
Performance fees	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. 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 0,03%	25 EUR

How long should I hold the investment, and can I withdraw money early?

Recommended holding period: 5 years

An investment in the Product should be considered as a long-term investment. The recommended holding period is 5 years. Redemption of units before the recommended holding period is possible but may have a negative impact as short-term fluctuations in value cannot be offset. The product may not be suitable for investors who wish to withdraw their money within a period of 5 years. There are no costs or fees for redemptions. In principle, investors may redeem their units on any banking day in Luxembourg, with the exception of 24 and 31 December. The redemption of units may be suspended in extraordinary circumstances if this is deemed necessary in the interests of investors.

How can I complain?

Complaints about the conduct of the person who advised you about the product or sold it to you should be addressed directly to that person.

Complaints about the product or the conduct of the manufacturer of that product should be addressed to:

Postal address: DJE Investment S.A., 22A, Schaffmill, 6778 Grevenmacher E-mail: beschwerde@dje.lu

We will process your enquiry and provide you with a response as soon as possible. A summary of our complaint handling procedure is available free of charge online at <https://www.dje.de/en-de/terms-of-service2/>.

Other relevant information

Copies of the prospectus (including the management regulations), the "Key Information Document" as well as the annual and semi-annual reports can be obtained free of charge from the Swiss representative FIRST INDEPENDENT FUND SERVICES LTD., Feldeggstrasse 12, CH-8008 Zurich. The paying agent in Switzerland is NPB New Private Bank Ltd, Limmatquai 1, 8001 Zurich. A monthly updated publication of the calculations of past performance scenarios, information on past performance from the past 10 years of the product as well as further legal and general information on the product and the DJE Investment S.A. can be found at <https://www.djefinanz.ch/en-ch/investmentfonds/productdetail/LU0828771344#downloads>.

Information on our remuneration policy is published on the internet at <https://www.dje.de/en-de/terms-of-service2/>. This includes a description of the methods of calculation for remuneration and grants to specific groups of employees, as well as details of the persons responsible for the allocation, including the composition of the remuneration committee, if there is one. Upon request, we will provide you with hard copies of the information free of charge.

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.