

KEY INFORMATION DOCUMENT

Digital Funds - Stars US Equities Acc 1 USD



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: Digital Funds - Stars US Equities Acc 1 USD

ISIN: LU2354769593

Management Company : J.Chahine Capital SA

Website: www.chahinecapital.com

Call +352 260955 for more information

Regulator : Commission de Surveillance du Secteur Financier (CSSF), Luxembourg

Produced on 16/07/2024.

What is this product ?

Type

SICAV

Term

The recommended holding period is 5 years.

Objectives

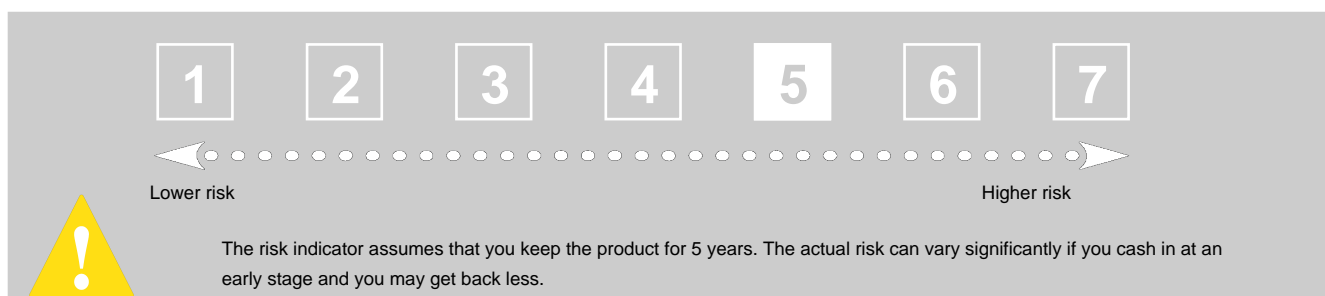
The objective of DIGITAL FUNDS Stars US Equities is to outperform the broad US markets, through the use of a model to identify the 'stars' performers. The sub-fund will invest at least 80% in stocks from the United States of America followed by at least 3 analysts and whose capitalization exceeds 100 million USD. The sub-fund will be invested across all market capitalization spectrum from small-cap to large-cap equities. The sub-fund may enter into transactions which are undertaken for purposes other than hedging provided those transactions have no negative effect on the quality of the investment policy. The sub-fund exposure to the stock market will remain between 80% and 100%. The Sub-Fund will use a quantitative model using a development made on earnings revisions ("Revision Mark factor"). The Revision Mark factor is a concept to measure the strength and significance of the earnings revisions relative to the market. Other quantitative factors, like price momentum (statistical concept to measure the significance of a price movement relative to the market) or valuation ratios may also be applied to buy or sell stocks. The MSCI USA Net Return will serve as a reference benchmark solely for the calculation of performance fees. Due to the active nature of the management process and the full freedom of investment, the Sub-Fund's performance profile may deviate significantly from that of the MSCI USA Net Return. The income in respect of an accumulation share class is not distributed but is retained in the sub-fund.

Intended retail investor

The fund is designed for investors searching an exposure to the broad US equity market. This fund may not be appropriate for investors who plan to withdraw their money within 5 years.

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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

The fund invests in the all cap universe diversified across various sectors and may be subject to high fluctuations in value. Small and Mid stocks can be more volatile than blue-chip stocks. The risk category is therefore driven by small, mid and large cap stock fluctuations.

A portion of the fund is invested in less liquid instruments whose prices could fluctuate in certain market conditions.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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 5 years. Markets could develop very differently in the future.

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

Unfavourable scenario : This type of scenario occurred for an investment between October 2021 and June 2024

Moderate scenario : This type of scenario occurred for an investment between January 2019 and January 2024

Favourable scenario : This type of scenario occurred for an investment between October 2016 and October 2021

Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period : 5 years

Example Investissement 10 000 \$

| Scenarios : | | 1 year | 5 years |
|---------------------|--|------------------|------------------|
| Minimum | There is no minimum guaranteed return. You could lose some or all of your investment. | | |
| Stress | What you might get back after costs | 2 160 \$ | 2 070 \$ |
| | Average return each year | -78,41 % | -27,01 % |
| Unfavourable | What you might get back after costs | 6 970 \$ | 7 610 \$ |
| | Average return each year | -30,35 % | -5,31 % |
| Moderate | What you might get back after costs | 10 300 \$ | 13 920 \$ |
| | Average return each year | 2,98 % | 6,84 % |
| Favourable | What you might get back after costs | 14 830 \$ | 21 190 \$ |
| | Average return each year | 48,33 % | 16,21 % |

What happens if J. CHAHINE CAPITAL is unable to pay out ?

Digital Funds being a separate legal entity, the product shares can still be redeemed even in case of a failure of J.Chahine Capital. In complement, J.Chahine Capital participates since 2016 to the Système d'Indemnisation des Investisseurs Luxembourg ('SIIL'), administered by the CPDI department of the CSSF, which allows eligible clients for a limited compensation up to an equivalent value of EUR 20 000. Further information can be found on the CSSF website at <https://www.cssf.lu/en/investor-compensation/>.

What are the costs ?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

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).For the other holding periods we have assumed the product performs as shown in the moderate scenario

- \$10 000 is invested

| | If you exit after 1 year | If you exit after 5 years |
|-------------------------------|-----------------------------|------------------------------|
| Total costs | 703 \$ | 2 399 \$ |
| Annual cost impact (*) | 7.13 % | 3.45 % |

(*) 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 10.29 % before costs and 6.84% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge 5.00% of amount invested. This person will inform you of the actual distribution fee.

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

| One-off costs upon entry or exit | | If you exit after 1 year |
|--|---|--------------------------|
| Entry costs | We charge a maximum entry fee of 5%. This is the maximum that might be taken out of your money before it is invested. | Up to 500 \$ |
| Exit costs | We do not charge an exit fee for this product | 0 \$ |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 1.41% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 134 \$ |
| Transaction costs | 0.39% 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. | 37 \$ |
| Incidental costs taken under specific conditions | | |
| Performance fees | The impact of the performance fee. We take 15% of investment's outperformance compared to its benchmark MSCI USA Net Return. 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. | 32 \$ |

How long should I hold it and can I take money out early ?

Recommended holding period : 5 years.

Recommendation : this product may not be appropriate for investors who plan to withdraw their money within 5 years.

Your risk appetite and return expectations may lead you to keep the product for a longer period of time. Requests for redemptions can be placed on each valuation day. The redemption price per share will correspond to the applicable net asset value with no redemption fee. Withdrawing before the recommended holding period may have an impact on the expected performance of the investment. Further information on related costs is given in the 'What are the costs ?' section.

How can I complain ?

For any complaint, you are first invited to liaise with your usual sales contact. Should the answer not be satisfactory, you can also write to J.Chahine Capital - Traitement des réclamations - 10-12 Boulevard F.D. Roosevelt - L2450 Luxembourg (Grand Duchy of Luxembourg). This procedure is free of charge. Our exhaustive complaint procedure is available on our website at <https://www.chahinecapital.com>.

Other relevant information

Depositary

UBS Europe SE, Luxembourg Branch

Further Information

Information pertaining to DIGITAL FUNDS, its sub-funds and share classes, as well as the current sales prospectus, the Key Information Document, the Status and most recent annual or semi-annual report, may be obtained free of charge :

- in various languages online under www.chahinecapital.com,
- in various languages from the central fund manager or from the Depositary,
- in English from the fund's representative in Switzerland : REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva.

Payments are made via UBS Switzerland AG, Bahnhofstrasse 45, 8001 Zürich.

The currency of the share class is USD.

The share price is published on each working day under www.chahinecapital.com and www.swissfunddata.ch.

The details of the up-to-date remuneration policy including, but not limited to, a description of how remuneration and benefits are calculated, can be found on the website of the Management Company (www.chahinecapital.com).

The risk indicator and the performance scenarios have been calculated and presented according to the provision of the home jurisdiction of the Fund.

In respect of the Shares offered in Switzerland, the place of performance is the registered office of REYL & Cie Ltd. The place of jurisdiction is the registered office of REYL & Cie Ltd or the registered office or the place of residence of the investor.

Existing investors may switch between sub-funds of the umbrella and/or classes at the price indicated as conversion charge indicated above.

Tax Legislation

The fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

Liability Statement

J.Chahine Capital 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 of the fund.

When this product is used as a unit-linked carrier in a life insurance or capitalisation contract, additional information on this contract, such as the costs of the contract, which are not included in the costs set out in this document, the contact in the event of a claim and what happens in the event of the insurance company default, is set out in the key information document for this contract, which must be provided by your insurer or broker or any other insurance intermediary in accordance with its legal obligation.