

## KEY INVESTOR INFORMATION

The subject matter of this document is the KEY INVESTOR INFORMATION relating to this fund. The document does not constitute promotional material. This information is prescribed by law so that you can be aware of the nature of this fund and the risks involved in investing in it. We advise you to read this document to enable you to make an informed investment decision.

### LOYS Premium Dividend P ISIN: LU2066734430

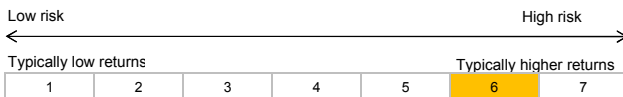
Sub-fund of LOYS FCP

Management company: LOYS Investment S.A.

#### Objectives and investment policy

- The objective of this fund is to achieve steady growth. In order to achieve this, the fund manager endeavours to make investments in companies that have made sustainable and continuous dividend payments in the past.
- The sub-fund invests a minimum of 60% of the net sub-fund assets in shares traded in publicly listed or other regulated markets, which qualify as equity participations. Investments in bonds with a rating below a B- (S&P or Fitch) or B3 (Moody's) are not permitted. Where there are several different ratings for a bond, the poorest rating is used as a basis. The acquisition of asset-backed securities and CoCo bonds as structured products is not permitted (this ban expressly excludes warrants, convertible bonds and option bonds, as well as certificates and these are therefore permissible as acquirable assets for the sub-fund). Units in investment funds are not acquired for the sub-fund. The sub-fund is thus eligible as a target fund.
- The fund is not focused on any specific geographical area, industry or sector.
- The individual securities are selected by the fund management. The fund may use derivative transactions to reduce possible losses or achieve higher increases in value.
- Returns can be paid out to you.
- You may, in principle, request unit redemption from the management company on each valuation date.
- However, the management company may suspend redemption if unusual circumstances lead to this being deemed necessary, taking investors' interests into consideration.
- The fees for the purchase and sale of securities are borne by the fund. They are incurred in addition to the percentage rates detailed under -Costs- and may reduce the return on the fund.
- This fund is actively managed and is not based on a benchmark.

#### Risk and income profile



The following risks do not affect the rating directly, but may however be of importance for the fund:

- This fund, LOYS Premium Dividend, is rated as category 6 as its unit price fluctuates greatly and it therefore presents elevated risks of loss and opportunities for profit.
- This risk indicator is based on simulated data; it is therefore not possible to predict future developments.
- The categorisation of the fund may change in the future and does not constitute a guarantee.
- Even a fund in category 1 is not a completely risk-free investment.
- Detailed information about the risks can be found in the "GENERAL RISK INFORMATION" section of the prospectus.
- Operational risks and custody risks: The fund may become a victim of fraud or other criminal activities. It may experience losses resulting from misunderstandings or errors on the part of investment company staff, a custodian or external third-parties. Finally, its management or the custodianship of its assets may be negatively affected by external events, such as fire, natural disasters, etc.
- Risks arising from the use of derivatives: The fund may use derivative transactions to speculate on rising and falling rates with the aim of generating additional returns where applicable. The increased opportunities are associated with an increased risk of losses.
- Liquidity risks: The fund may invest part of its assets in securities traded on a stock exchange or similar market. However, due to the size of the company or as a result of low trading volumes, it cannot always be guaranteed that a buyer will be found for these securities in the short term. This may increase the risk that unit redemption will be suspended.
- Counterparty risks: The fund may carry out a significant number of derivative transactions with various contractual partners. If a contractual partner becomes insolvent, they may no longer or only partially settle outstanding claims of the fund.

## Costs

The ongoing management and custody of the fund's assets and the marketing of fund units are financed through fees and other costs. Costs incurred reduce the investor's opportunities to obtain income.

<b>One-off costs incurred before and after investment:</b>		The one-off costs constitute a maximum sum that can be deducted from your investment before you invest / before your returns are paid out.
<b>Sales commission</b>	5%	
<b>Redemption commission</b>	None	
<b>Exchange commission</b>	None	The sales commission / redemption commission given here is a maximum amount. It may be lower in individual cases. To find out what sum applies to you, ask the marketer of the fund's units.
<b>Costs that are deducted from the fund in the course of the year:</b>		
<b>Ongoing costs</b>	1.91%	
<b>Costs that are borne by the fund under particular circumstances:</b>		The running costs specified at this point are a cost estimate. It is not possible to specify the previous running costs since this is a new issue.
Fees connected to the performance of the fund (performance fee)	As a result of the new issue, the effective performance fee is currently 0%.	
The amount of the performance fee is 10% of the absolute value increase of the net asset value per unit, per settlement period - per year.		These costs do not include fees for the acquisition / sale of securities (portfolio transaction costs) or costs for fees connected with the fund's performance.

More detailed information on the costs can be found in the "Costs" section of the sales prospectus. The ongoing costs do not include the performance-based remuneration or the transaction costs.

## Previous performance

As yet, the available data history is not sufficient to present the previous performance in a way that is useful.

## Practical information

- The depositary bank of the fund is Hauck & Aufhäuser Privatbankiers AG, Luxembourg branch.
- The sales prospectus, the remuneration policy and the latest annual and semi-annual reports, the current unit prices and further information relating to the fund are available in German free of charge from our website [www.loys.lu](http://www.loys.lu).
- The tax regulations in the fund's home member state may affect the investor's personal tax situation.
- The details of the current remuneration policy, including a description of how the remuneration and other allowances are calculated, as well as the identity of the people responsible for allocating the remuneration and other allowances, including the composition of the remuneration committee (if such a committee exists), are provided on the management company's website (<http://www.loys.lu/de/footer/policies/>). Moreover, a paper copy will be provided free of charge upon request.
- The unit-holders are entitled to demand, at any time, that their units be redeemed or exchanged via a paying and distribution agent, the depositary bank or the management company. Further information can be found in the section "The redemption and switching of units" in the sales prospectus.
- LOYS Investment S.A. can only be held liable on the basis of explanatory information given in this document if this information is misleading, incorrect or contradictory to the relevant sections of the sales prospectus.
- This fund is registered in Luxembourg and is monitored by the Commission de Surveillance du Secteur Financier (CSSF).
- LOYS Investment S.A. has been approved in Luxembourg and it is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
- This key investor information is accurate and up-to-date as at 12/02/2021.