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 Dividende ITN
ISIN: LU2130029023

Sub-fund of LOYS FCP
Management company: LOYS Investment S.A.

Objectives and investment policy

• The objective of the Fund is to achieve a sustainable increase in the value of the the investment funds contributed by the unitholders.
• This Sub-Fund is a financial product promoting, inter alia, environmental or social features and qualifies under Article 8(1) of Regulation (EU) 2019/2088 on sustainability-related disclosure requirements in the financial services sector. However, the Sub-Fund does not seek sustainable investments within the meaning of the EU Taxonomy Regulation. For more information, please refer to the current prospectus of the Fund.
The fund invests at least 60% of the net fund assets in shares listed on a stock exchange or traded on other regulated markets which qualify as equity investments. In accordance with the principle of risk diversification, the fund may also acquire participation certificates similar to shares and bonds, warrants on securities, share certificates and bonds of all types - including zero-coupon bonds, variable-interest securities, convertible bonds and bonds with warrants as well as subscription rights. Investments in bonds with a rating worse than B- (S&P / Fitch) or B3 (Moodys) are not permissible. If several ratings are available for one bond, the worst rating is used as a basis. An acquisition of asset-backed securities or CoCo bonds as structured products is not permitted (this prohibition explicitly does not include warrants, convertible bonds and option bonds or certificates; they are therefore permitted as acquirable assets for the fund). Units in investment funds are not acquired for the fund. The fund is thus eligible as a target fund.
• The fund is not focused on any specific geographical area, industry or sector.
• The selection of individual securities is made by the fund management. The fund may use derivative transactions to reduce potential losses or to achieve higher capital gains.
• The income may be paid out to you.
• You may fundamentally demand the redemption of your units from the management company on any trading day.
• The Management Company may, however, suspend redemption if exceptional circumstances make this appear necessary, taking into account the interests of the investors.
The fees for the acquisition and sale of securities are borne by the fund. They are incurred in addition to the percentage rates listed under Costs and they may reduce the returns generated by the fund.
• This fund is an actively managed fund that does not follow a benchmark.

Risk and income profile

Low risk ← → High risk

Typically low return ... Typically high return

1	2	3	4	5	**6**	7

• The Fund LOYS Premium Dividende has been categorized 6, because its net asset value shows its share price fluctuates strongly and therefore both risks of loss and opportunities for gain are clearly pronounced.
• Historical data may not be a reliable indication for the future.
• The risk category shown is not guaranteed and may shift over time.
• Even a fund classified in category 1 is not a completely risk-free investment.
• A detailed description of the risks can be found in the section „GENERAL RISK INFORMATION“ of the sales prospectus.

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

• Operational Risk: The Fund may be exposed to significant operational risks, such as processing errors, misconduct, communications failures or misunderstanding on the part of those involved in fund management and administration.
• Derivate Risk: Derivatives, especially when used to seek higher gains or to speculate on price movements, can expose the Fund to additional risk of loss.
• Liquidity risks: The fund can invest part of its assets in papers for which no buyer can be found in the short term due to the size of the company or the low trading volumes. This can increase the risk that the Fund may have to suspend the redemption of its shares.
• Counterparty Risk: The Fund's transactions with counterparties may be significant, increasing its exposure to losses if a counterparty becomes unable to meet its obligations to 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.

One-off costs incurred before and after investment:	
Sales commission	None
Redemption commission	None
Exchange commission	None
Costs that are deducted from the fund in the course of the year:	
Ongoing costs	1,53 %
Costs that are borne by the fund under particular circumstances:	
Fees connected with the performance of the fund (performance fee)	None

The one-off costs constitute a maximum sum that can be deducted from your investment before you invest / before your returns are paid out.

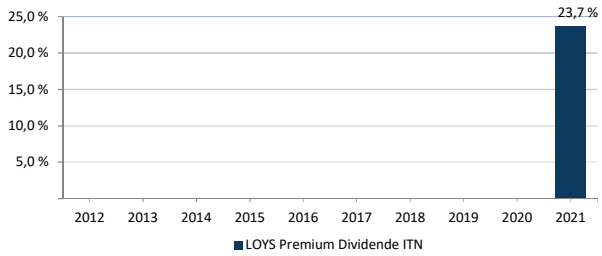
The sales commission / redemption commission given here is a maximum amount. It may be lower in individual cases. To find out what sum applies to you, ask the marketer of the fund's units.

The current expenses stated here were incurred in the fund's last fiscal year, which ended in December. They can fluctuate from year to 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



Past performance is not a guarantee for future performance.
In the calculation, all costs and fees were deducted with the exception of the sales
The unit class shown has been active since 30/12/2011.
The previous performance was calculated in EUR.

Practical Information

• The depositary bank of the fund is Hauck Aufhäuser Lampe Privatbank AG, Niederlassung Luxemburg.
• The sales prospectus, the compensation policy and the current annual and semi-annual reports, the current unit prices as well as further information on the fund can be found free of charge in German on our homepage at 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.
• Unitholders are entitled to request redemption or conversion of their Units at any time through the paying agent, any of the facility agents, the Depositary or the Management Company. For further information, please refer to the Prospectus under section "REDEMPTION AND EXCHANGE OF SHARES".
• LOYS Investment 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.
• This fund has been approved in Luxembourg and it is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
• LOYS Investment S.A. is authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).
• This key investor information is accurate and up-to-date as at 06.09.2022.