LOYS

AKTIEN AUS ÜBERZEUGUNG

FACTSHEET | **LOYS Premium Dividende** | SHARE CLASS PT | As of: 31.10.2026

Investment Strategy

The LOYS Premium Dividende fund's investment strategy is to achieve sustained growth in the value of the assets contributed by unitholders. To attain this investment objective, the fund invests in listed companies with sustainable and continuous dividend payments. The aim is to enable investors to achieve capital appreciation in as many capital market situations as possible. The fund invests exclusively in stocks emitted by issuers domiciled in Europe and aims to be fully invested at all times. The fund's investment policy also provides for the acquisition of shares in companies with a low market capitalization.

Fund Information

Fund name:	LOYS Premium Dividende PT
Share class:	
WKN:	A2PV2U
ISIN:	LU2080767366
Valor:	51790795
Information Agent:	LOYS AG
Net-Asset-Value (NAV):	51.73 EUR
Agio:	5.00 %
Management fee:	0.90 %
Ongoing Charges:	2.31 %
Distribution policy:	Retention
Incentive fee:	None
Date of inception:	31. January 2020
AuM in Strategy:	82.3 milion EUR
Liquidity / Price fixing:	Daily

* management fees cover all fund expenditures, no hidden fees

Facts and Figures (gross)

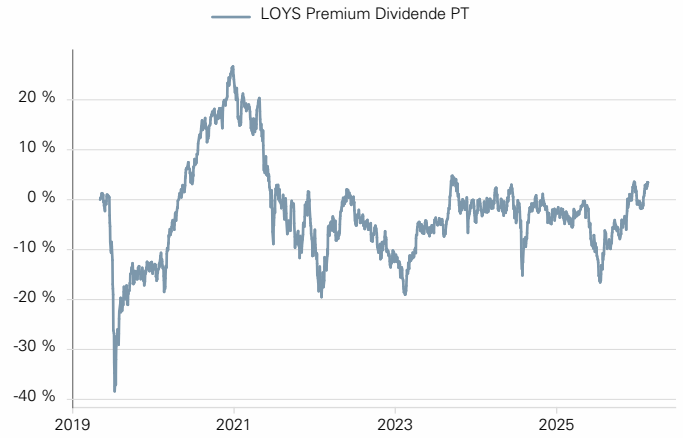
Performance 1 year	7.3 %
Performance 3 years	25.0 %
Performance 5 years	-12.8 %
Performance 10 years	-
Performance YTD	4.8 %
Performance since 13.01.2020	3.5 %
Best month*	14.2 %
Worst month*	-21.0 %
Ratio of positive months*	46.3 %
longest loosing period*	4 months
maximum drawdown*	-39.2 %
Volatility*	17.8 %

*observation period: since 31. January 2020

Fund Management Commentary

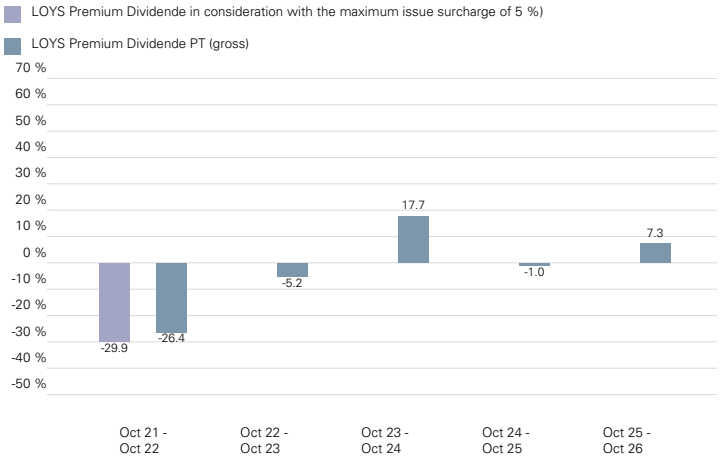
In the first month of autumn, the LOYS Premium Dividende fund performed at its best, posting a gain of just under 4.7 per cent. Rising oil prices and protests in France dominated the financial markets over the past four weeks. On balance, the stock markets remained relatively unfazed in October, apart from a correction in semiconductor and AI shares towards the end of the month. Brazil, however, proved to be a real rollercoaster, with a run-off election initially sparking euphoria, only for the incumbent to be re-elected two weeks later. Whilst the Brazilian real weakened, the US dollar has recently gained ground against the euro. The Japanese yen also trended higher. The market is now eagerly awaiting the US mid-term elections. The French plumbing retailer Thermador has been added to the LOYS Premium Dividende portfolio. DCC Energy, YouGov and Glanbia were sold.

Comparison of LOYS Premium Dividende (gross)[1]



Timeframe: January 2020 - October 2026
Source: Hauck & Aufhäuser Fund Services S.A., LOYS AG
As of: 31.10.2026

Rolling 12 months intervals (gross)[1]



Source: LOYS AG
As of: 31.10.2026

Portfolio Overview LOYS Premium Dividende

TOP-5-HOLDINGS (31.10.2026)

adesso AG	3.53 %
Zinzino AB	3.18 %
Reply S.p.A.	3.17 %
SAP SE	2.95 %
YouGov	2.75 %

Country-Allocation (31.10.2026)

Großbritannien	37.62 %
Deutschland	23.51 %
Schweden	7.85 %
Frankreich	7.47 %
Italien	7.12 %

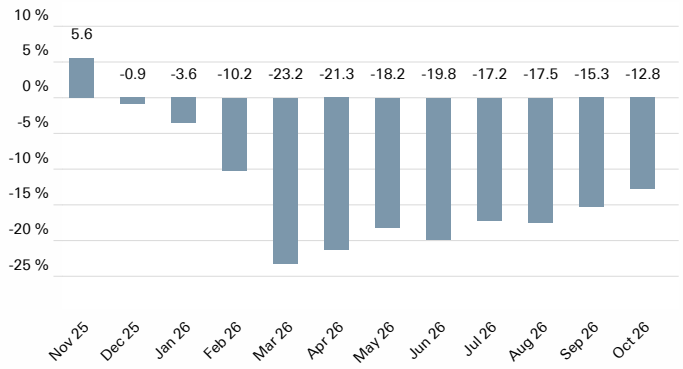
Industries-Allocation (31.10.2026)

Information Technology	35.86 %
Industrials	14.09 %
Financials	12.18 %
Consumer Discretionary	11.63 %
Materials	9.47 %

Performance in Percent (gross)

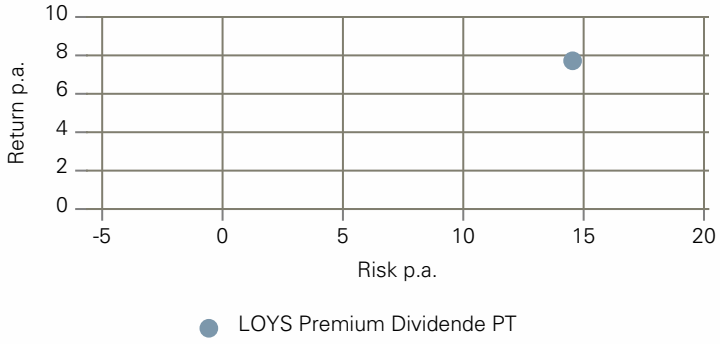
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2020	-1.2	-7.3	-21.0	14.2	3.1	-1.2	-1.5	5.3	-2.2	-3.7	14.1	6.4	-0.2
2021	1.8	1.9	6.2	5.3	0.9	-0.4	2.9	5.2	-7.2	1.6	-4.1	5.3	20.1
2022	-10.9	-4.6	-1.8	-2.6	1.9	-8.0	8.2	-7.8	-8.3	4.3	8.6	-2.0	-22.5
2023	7.7	0.5	-3.3	-1.6	-4.1	-0.9	1.9	-2.9	-2.5	-5.5	7.6	7.3	2.9
2024	-0.3	-1.2	2.3	-0.7	8.3	-5.6	2.8	-0.5	-0.7	-1.8	1.8	-0.7	3.1
2025	2.0	-2.3	-3.8	-1.1	6.3	0.6	-2.7	-0.5	1.2	-1.4	1.7	0.6	0.3
2026	-0.9	-5.0	-8.4	7.0	4.7	-2.3	5.7	5.1	-4.4	4.7	-	-	4.8

Rolling 5-year Intervals (gross)



Source: CleverSoft FondsDB™; as per end of month

Return/Risk Diagram



Timeframe: October 2021 - October 2026
Source: Bloomberg, Hauck Aufhäuser Lampe Privatbank AG

LOYS AG at a Glance

Company Philosophy

- Owner-managed independent company with aligned interests
- Board and management are invested in the funds
- Specialization on equity markets
- Fair and transparent fee structure

Investment Philosophy

- Active and consequent fund management
- Value driven, fundamental bottom-up approach
- Investments are defined by quantitative and qualitative factors
- Consistent execution of investment decisions

Fund Manager

- Highly experienced Fund Management
- Proven, successful track-record
- Continuous outperformance of MSCI World Index
- Backed by experienced, qualified investment team

Contact

LOYS AG
Barckhausstr. 10
60325 Frankfurt am Main
T: 069-2475444-0
F: 069-2475444-19
Mail: info@loys.de
www.loys.de

Important Information:

[1]The gross value development (BVI method) takes into account all costs incurred at fund level (for example, the management fee) with the exception of any front-end load that may be incurred (this is otherwise marked separately). Additional costs may be incurred individually at customer level (e.g. custody account fees, commissions and other fees). Model calculation (net): One investor would like to purchase units for EUR 1000. With a maximum initial sales charge of 5%, he or she must spend a one-off of EUR 50. Additionally, custody account costs may be incurred which affect the performance of the portfolio reduce the deposit costs. The custody account costs result from the price and service list of your Bank. This document is for informational purposes only and does not constitute an offer or solicitation of an offer for the LOYS Premium Dividende and may not be used as an offer or solicitation. Predictive statements are based on assumptions. Since all assumptions, predictions and statements simply reflect the current view of future events, they are quite naturally subject to inherent risks and uncertainties. Thus, they should not be regarded as guarantees or promises regarding future performance. Investors are alerted that future performance can vary greatly from past results. Especially performance results referring to a period of less than twelve months (Year-to-date-performance, start of investment fund within the last twelve months) does not reliably indicate future results due to the short period of comparison. Hence, the future performance of the investment cannot be guaranteed. Sole basis for the purchase of units are the offering documents of this product (the latest prospectus, the Key Investor Information Document, the latest statement of accounts and - if older than 8 months - the latest half-year review) that can be requested free of charge from LOYS AG, Barckhausstr. 10, 60325 Frankfurt am Main, from HAUCK & AUFHÄUSER INVESTMENT GESELLSCAHFT S.A., R.C.S.LUXEMBURG NR. B. 31.093, 1c, rue Gabriel Lippmann, L - 5365 Munsbach, as well as from representative in Switzerland 1741 Group, Burggraben 16, 9000 St. Gallen, www.1741group.com and from the paying agent in Switzerland, Frankfurter Bankgesellschaft (Schweiz) AG, Börsenstrasse 16, Postfach, 8022 Zürich). The paying and information agent in Germany is Hauck & Aufhäuser Privatbankiers KGaA, Kaiserstraße 24, D-60311 Frankfurt am Main.
The units issued by this fund may only be offered for purchase or sold in jurisdictions in which such offer or sale is permitted. The units of this fund may not therefore be offered for purchase or sold within the USA or to or for the account of US citizens or US persons domiciled in the USA. This document and the information contained herein may not be distributed in the USA. The distribution and publication of this document and the offering or sale of the fund's units may be subject to restrictions in other jurisdictions as well.

Sales documents for the fund are available free of charge from:

LOYS AG
Barckhausstr. 10
60325 Frankfurt am Main

Hauck & Aufhäuser Fund Services S.A.
1c, rue Gabriel Lippmann
5365 Munsbach

ABN AMRO Bank N.V. Luxembourg Branch
7, rue Gabriel Lippmann
5365 Munsbach

ABN AMRO Asset Servicing
a brand of ABN AMRO Bank N.V. Frankfurt Branch
Kaiserstraße 24
60311 Frankfurt am Main

Existing memberships of the LOYS AG:

VUV Verband unabhängiger Vermögensverwalter Deutschland e.V.
FVI Verein zur Förderung der Investmentidee in Deutschland e.V.
PRIVATE WEALTH MANAGEMENT Alumni e.V.