LOYS

AKTIEN AUS ÜBERZEUGUNG

FACTSHEET | **LOYS Premium Dividende** | SHARE CLASS ITN | As of: 30.09.2026

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 ITN
Share class:	
WKN:	A2P06P
ISIN:	LU2130029023
Valor:	53421378
Information Agent:	LOYS AG
Net-Asset-Value (NAV):	840.75 EUR
Agio:	0.00 %
Management fee:	1.20 %
Ongoing Charges:	1.53 %
Distribution policy:	Retention
Incentive fee:	None
Date of inception:	23. March 2020
AuM in Strategy:	79.0 milion EUR
Liquidity / Price fixing:	Daily

* management fees cover all fund expenditures, no hidden fees

Facts and Figures (gross)

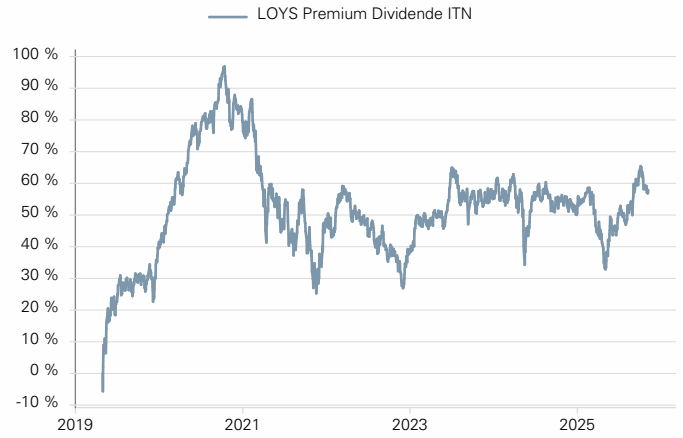
Performance 1 year	1.7 %
Performance 3 years	15.1 %
Performance 5 years	-12.4 %
Performance 10 years	-
Performance YTD	0.6 %
Performance since 23.03.2020	57.9 %
Best month*	14.2 %
Worst month*	-10.9 %
Ratio of positive months*	48.1 %
longest loosing period*	4 months
maximum drawdown*	-36.4 %
Volatility*	16.9 %

*observation period: since 23. March 2020

Fund Management Commentary

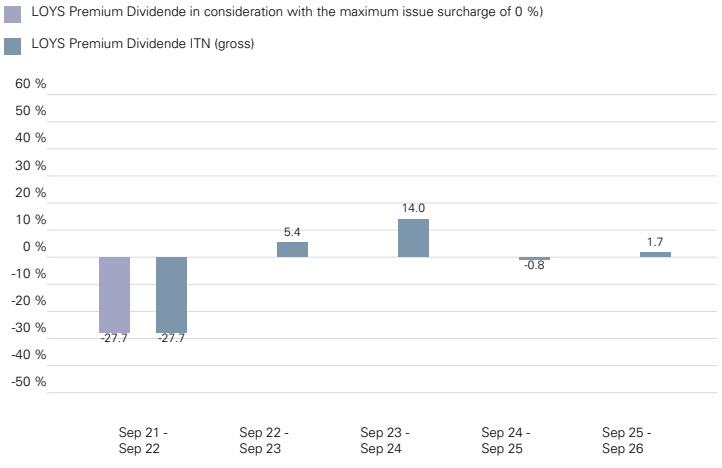
The final month of summer saw the LOYS Premium Dividende fund lose approximately 4 per cent of its value. The most significant development over the past four weeks has undoubtedly been the sharp rise in capital market interest rates worldwide. Led by the US, where ten-year government bonds are now trading at a yield of 5.25 per cent, interest rates in Europe, Japan and Asia have also risen significantly. At the short end of the yield curve, the Fed in the US, the Bank of Japan and the European Central Bank also raised their key interest rates. The trigger for these higher key interest rates was, in each case, rising inflation rates and their persistent persistence above the 2 per cent target. In the wake of the sharp rise in interest rates, both the US dollar and the Japanese yen strengthened. The equity markets fared less well. The takeover bid for Gamma Communications in the UK prompted the fund management team of the LOYS Premium Dividende to sell the entire position. Cementir from Italy was added to the portfolio.

Comparison of LOYS Premium Dividende (gross)[1]



Timeframe: March 2020 - September 2026
Source: Hauck & Aufhäuser Fund Services S.A., LOYS AG
As of: 30.09.2026

Rolling 12 months intervals (gross)[1]



Source: LOYS AG
As of: 30.09.2026

Portfolio Overview LOYS Premium Dividende

TOP-5-HOLDINGS (30.09.2026)

YouGov	3.29 %
Zinzino AB	3.14 %
adesso AG	2.89 %
Reply S.p.A.	2.85 %
Glanbia Plc	2.77 %

Country-Allocation (30.09.2026)

Großbritannien	37.21 %
Deutschland	22.37 %
Schweden	8.48 %
Frankreich	6.81 %
Italien	6.47 %

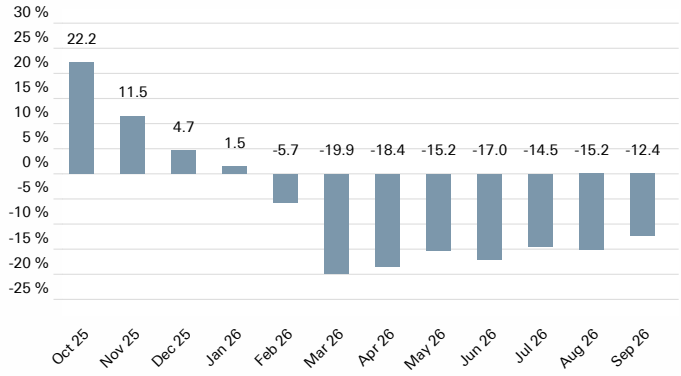
Industries-Allocation (30.09.2026)

Information Technology	34.09 %
Industrials	14.11 %
Financials	12.01 %
Consumer Discretionary	11.60 %
Materials	9.49 %

Performance in Percent (gross)

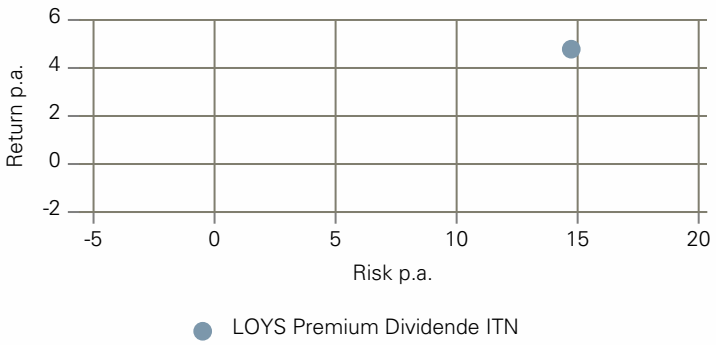
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	2.2	2.3	7.0	6.0	1.0	-0.3	3.2	5.7	-7.7	1.8	-4.3	5.8	23.7
2022	-10.9	-4.6	-1.7	-2.5	2.0	-8.0	8.3	-7.8	-8.2	4.4	8.6	-2.0	-22.1
2023	7.7	0.5	-3.2	-1.5	-4.1	-0.8	1.9	-2.8	-2.4	-5.4	7.6	7.4	3.6
2024	-0.2	-1.2	2.4	-0.6	8.3	-5.6	2.9	-0.5	-0.7	-1.7	1.8	-0.7	3.7
2025	2.1	-2.2	-3.8	-1.1	6.4	0.6	-2.7	-0.4	1.3	-1.3	1.8	0.6	0.9
2026	-0.9	-5.0	-8.3	7.0	4.7	-2.2	5.7	5.1	-4.4	-	-	-	0.6

Rolling 5-year Intervals (gross)



Source: CleverSoft FondsDB™; as per end of month

Return/Risk Diagram



Timeframe: September 2021 - September 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

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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:

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Kaiserstraße 24
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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.