

# Key Information Document

## 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

01/01/2023

### Asia Dividend Equity Class B ISIN: LU0338622292

A sub-fund of PERINVEST (Lux) SICAV • Product manufacturer: Degroof Petercam Asset Services S.A., a subsidiary of Banque Degroof Petercam Luxembourg S.A. • www.dpas.lu • dpas@degroofpetercam.lu • +352 4535451 • Competent authority : Commission de Surveillance du Secteur Financier

## What is this product?

**Product type** Accumulation shares (shares in which any income and capital growth are retained in the share price) of a sub-fund of a SICAV, a regulated open-ended fund with segregated liability between its sub-funds.

### Investment objective and policy

**Objective(s)** To increase the value of your investment over the long term, while seeking to outperform the benchmark and offering some degree of market decorrelation.

**Benchmark(s)** MSCI Asia Ex Japan Index. **Used for:** Portfolio indication, performance comparison and performance fee calculation.

**Investment policy** Under normal conditions, the sub-fund mainly invests in shares of small and medium companies in Asia (excluding Japan), including emerging markets. The sub-fund may use derivatives for reducing risks (hedging) and costs, and to seek investment gains.

**Strategy** In actively managing the sub-fund's portfolio, the investment manager uses a combination of quantitative and qualitative analysis to identify companies that appear to have above-average potential for dividend yield prospects. The sub-fund is benchmark unconstrained and its performance may differ significantly from that of the benchmark.

**ESG approach** As part of the investment process, the investment manager considers environmental, social and governance (ESG) factors when assessing investment risks and opportunities, but may be exposed to securities or issuers that have a low ESG profile.

**SFDR category** Article 6 (under the EU directive on sustainable finance disclosure, a financial product that does not promote environmental or social characteristics, or have a sustainable investment objective).

**Base currency** USD

### Planning your investment

**Product availability** The sub-fund is available to professional investors and retail investors with basic financial knowledge.

**Investor profile** The sub-fund may appeal to investors who understand the risks of the sub-fund and:

- are looking for a combination of capital growth and income
- are interested in emerging equity markets, either for a core investment or for diversification purposes
- have a high risk profile and can tolerate significant losses

**Processing requests** Requests to buy, sell (redeem) and exchange (when allowed) shares of the sub-fund are processed once a week.

**Product availability** The sub-fund is available to professional investors and retail investors with basic financial knowledge.

**Processing requests** Requests to buy, sell (redeem) and exchange (when allowed) shares of the sub-fund are processed every Luxembourg business day.

### Terms to understand

**Derivatives** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**Emerging markets** Markets of less economically developed nations, such as some nations in Asia, Africa, Eastern Europe and Latin America.

**Shares** Securities that represent a share in the business results of a company.

*Depository: Banque Degroof Petercam Luxembourg S.A.*

*For more information, including the prospectus and financial reports, see "Other relevant information" on page 3.*

## What are the risks and what could I get in return?

### Risk indicator



The risk indicator assumes you keep this product for **at least 3 years**. Selling before the end of this period significantly increases the risk of lower investment returns or a loss.

The risk indicator is designed to help you compare the risks of investment products. It uses the required calculation methodology, which includes market movements and the risk that the product manufacturer cannot pay out as required. The risk indicator is not guaranteed and may change over time.

**All investments involve risk.** The value of your investment in this product can go up and down, and you could lose some or all of your investment. This product is rated at the medium risk level (4 out of 7).

Poor market conditions are very likely to reduce the value of your investment.

The sub-fund's risk level reflects the following:

- As an asset class, shares carry higher risks than bonds or money market investments.
- Emerging equity markets carry higher risks than developed equity markets.

Other important risks partly or completely unreflected in the risk indicator:

- **If your currency as an investor is different from the subscription currency of this product, changes in currency exchange rates could reduce any investment gains or increase any investment losses.**
- Unusual market conditions or large unpredictable events can amplify this product's risks and trigger other risks such as counterparty, liquidity and operational risks (a complete description of risks can be found in the prospectus - see Other relevant information below).
- If you place a request to sell (redeem) shares at a time when this product has received many other sell requests, the processing of your order may be delayed, which could affect the price you receive for your shares.

### Performance Scenarios

This table shows the money you could get back (net of costs) over different periods, under different scenarios, assuming you were to invest USD 10,000 in the sub-fund. You can compare this with the scenarios of other products.

The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may affect how much you get back.

What you will get from this product depends on future market performance.

**Note that future market developments are uncertain and cannot be accurately predicted.**

Recommended holding period:		3 years	
Example Investment:		10,000 USD	
		If you exit after 1 year	If you exit after 3 years
Scenarios			
<b>Minimum</b>			
<b>Stress</b>	<b>What you might get back after costs</b>	2,840 USD	3,950 USD
	<b>Average return each year</b>	-71.60%	-26.63%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	6,750 USD	6,630 USD
	<b>Average return each year</b>	-32.50%	-12.80%
<b>Moderate</b>	<b>What you might get back after costs</b>	9,990 USD	10,870 USD
	<b>Average return each year</b>	-0.10%	2.82%
<b>Favourable</b>	<b>What you might get back after costs</b>	14,520 USD	14,960 USD
	<b>Average return each year</b>	45.20%	14.37%

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the product and the suitable benchmark over the last 10 years. The stress scenario shows what you might get back in extreme market circumstances. Markets could develop very differently in the future.

Unfavourable scenario: this type of scenario occurred for an investment between 2021 and 2022.

Moderate scenario: this type of scenario occurred for an investment between 2015 and 2018.

Favourable scenario: this type of scenario occurred for an investment between 2018 and 2021.

An appropriate benchmark of the product was used to calculate the performance.

### What happens if Degroof Petercam Asset Services S.A. is unable to pay out?

The sub-fund's assets are segregated from those of the other sub-funds in the SICAV and from Degroof Petercam Asset Services S.A., the product manufacturer and management company of the sub-fund. Even if it were to fail, the product manufacturer could not use the sub-fund's assets to pay its debts.

The only scenario under which an investor could incur a loss is by selling shares at a time when they are worth less than what the investor paid.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

This table shows the amounts taken from your investment to cover different costs. These amounts depend on how much you invest, how long you hold your investment, and how the sub-fund performs. The amounts shown are illustrations based on a hypothetical investment amount and different investment periods.

We have assumed that:

- in the first year, you would get back the amount that you invested (0% annual return);
- for the other holding period(s), the sub-fund performs as shown above in the “moderate” scenario
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	918 USD	2,000 USD
Annual cost impact (*)	9.2%	5.9% each year

(\*) 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 8,8 % before costs and 2,8 % after costs.

### Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Fee of 15,00% calculated on each valuation day by comparing the performance of the net asset value per share to that of the High Water Mark. The amount of 1,1 represents the average annual performance fee paid over the last 5 years.	Up to 500 USD
Exit costs	0,00% The costs of exiting your investment (redemption fee). This is the most you will pay, you could pay less.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2,3% of the value of your investment per year. This is an estimate based on actual costs over the last year.	228 USD
Transaction costs	0,8% This is an estimate of the costs incurred when buying and selling investments underlying the sub-fund. The actual amount will vary depending on the quantity bought and sold.	81 USD
Incidental costs taken under specific conditions		
Performance fees	Fee of 15,00% calculated on each valuation day by comparing the performance of the net asset value per share to that of the High Water Mark. The amount of 1,1 represents the average annual performance fee paid over the last 5 years.	109 USD

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

**Recommended holding period** At least 3 years.

**Redeeming your investment** You can request to take out some or all of your money at any time. See Processing requests in *What is this product?* above.

### How can I complain?

You can send an email including a description of the issue and your contact details to [compliance\\_team\\_dpas@degroofpetercam.lu](mailto:compliance_team_dpas@degroofpetercam.lu), or send your complain in writing together with supporting documents, to:

Degroof Petercam Asset Services S.A.  
To the attention of the Chief Compliance Officer  
12, rue Eugène Ruppert  
L-2453 Luxembourg.

### Other relevant information

**Tax and suitability information** Contact your advisor or distributor.

**Past performance** Go to [https://docs.publifund.com/pastperf/LU0338622292/en\\_LU](https://docs.publifund.com/pastperf/LU0338622292/en_LU). Note that past performance is not an indication of future results. The number of years in which the past performance is indicated may be less than 10 years for recent products.

**Previous performance scenarios** Go to [https://docs.publifund.com/monthlyperf/LU0338622292/en\\_LU](https://docs.publifund.com/monthlyperf/LU0338622292/en_LU).

**Other information** The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in English and free of charge from Degroof Petercam Asset Services S.A., or at [www.dpas.lu](http://www.dpas.lu).