

# 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

13/02/2026

### DP PATRIMONIAL - Sustainable High Class B ISIN: LU1602189752

A sub-fund of DP PATRIMONIAL • Product manufacturer: CA Indosuez Fund Solutions S.A., a subsidiary of CA Indosuez Wealth (Europe) • www.ca-indosuez-fundsolutions.com • caifs@ca-indosuez.lu • +352 2664501 • Competent authority : Commission de Surveillance du Secteur Financier

## What is this product?

**Type** Accumulation shares (shares for which income and capital growth are retained in the share price) of a sub-fund of a SICAV, a regulated open-ended fund whose sub-funds are independent from a liability point of view.

### Investment objectives and policy

**Objective(s)** To increase the value of your investment over the long term.

**Benchmark(s)** The fund is managed without reference to an index.

**Investment policy** Under normal market conditions, the sub-fund invests mainly (in)directly (via other funds) in a portfolio of equities and, to a lesser extent, bonds. The sub-fund invests without geographical restrictions and favours sustainable activities such as renewable energy, greenhouse gas reduction, climate change adaptation and the circular economy. It may use derivatives to hedge against market fluctuations, reduce costs or even generate additional revenue.

**Investment process** Within the framework of active management of the sub-fund, the manager uses macroeconomic and market analysis to allocate assets flexibly between different asset classes, sectors and countries.

**ESG approach** The manager integrates environmental, social and governance (ESG) criteria such as carbon footprint, natural resource use, working conditions and corporate governance. It favors companies with a high ESG profile ("best-in-class" approach) and excludes companies that do not comply with international standards, as well as companies with significant exposure to socially or environmentally harmful sectors such as thermal coal and tobacco.

**SFDR category** Article 8 (financial product that promotes ESG characteristics according to the European regulation (SFDR)).

**Base currency** EUR

### **Planning your investment**

**Product availability** This sub-fund is available, with or without advice, for retail investors with basic financial knowledge and professional investors.

**Investor profile** This sub-fund is intended for investors who understand the risks of the sub-fund and are: (i) seeking long-term growth-oriented investment, (ii) interested in exposure to mixed asset classes (for core investment or diversification purposes), (iii) and have an elevated tolerance for risk and can tolerate significant loss.

**Placing orders** You can buy, exchange or sell shares of the sub-fund every Luxembourg business day.

### Terms to understand

**Share** Financial security corresponding to a share of a company's capital and generally giving the right to dividends.

**Derivative instrument** Any financial security whose value is linked to one or more interest rates, indices, equities, currencies, commodities or other underlyings.

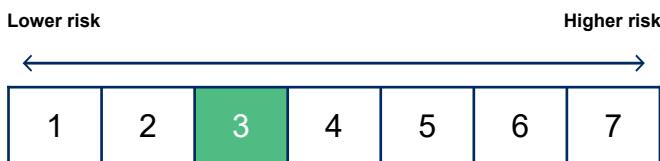
**Bond** A financial security issued by a corporation, government or supranational entity that generally pays interest.

**Depositary:** CACEIS Bank, Luxembourg Branch

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 that you keep the product for at least **5 years**. The actual risk can vary significantly if you cash in before maturity and you may get back less.

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-low risk level (3 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:

- The diversification of investments tends to reduce volatility and risk levels;
- The fund favours equity investments that have a higher level of volatility and risk than bonds and money market instruments.

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 unforeseeable events may magnify risks or trigger other risks such as counterparty, liquidity and operational risks (a full description of these risks is available in the prospectus).
- 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 EUR 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:	5 years	10 000 EUR	
Example Investment:		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum			
Stress	<b>What you might get back after costs</b>	5 490 EUR	5 150 EUR
	<b>Average return each year</b>	-45.12%	-12.41%
Unfavourable	<b>What you might get back after costs</b>	8 510 EUR	10 080 EUR
	<b>Average return each year</b>	-14.95%	0.15%
Moderate	<b>What you might get back after costs</b>	10 500 EUR	13 320 EUR
	<b>Average return each year</b>	5.00%	5.90%
Favourable	<b>What you might get back after costs</b>	13 860 EUR	15 540 EUR
	<b>Average return each year</b>	38.56%	9.22%

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product over the past 10 years. The stress scenario shows what you might get back in extreme market circumstances. The markets could evolve very differently in the future.

Unfavorable scenario: this type of scenario occurred for an investment between 29/11/2024 and 31/12/2025.

Intermediate scenario: this type of scenario occurred for an investment between 29/11/2019 and 29/11/2024.

Favorable scenario: this type of scenario occurred for an investment between 30/06/2016 and 30/06/2021.

### What happens if CA Indosuez Fund Solutions 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 CA Indosuez Fund Solutions 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:

- for the first year, you get back the amount you invested (0% annual return);
- for the other holding periods, the product evolves as indicated in the intermediate scenario;
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	212 EUR	1 197 EUR
Annual cost impact (*)	2.1%	2.3% 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 8.2 % before costs and 5.9 % after costs.

## Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	0,0% of the amount you pay at the time you enter the investment. This is the maximum you will pay, and you could pay less.	0 EUR
Exit costs	0,0% costs related to the exit of your investment (redemption fees). This is the maximum you will pay, and you could pay less.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,8% of the value of your investment per year. This is an estimate based on actual costs over the last year.	184 EUR
Transaction costs	0,3% 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.	27 EUR
Incidental costs taken under specific conditions		
Performance fees	This product does not charge any performance fees.	0 EUR

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

**Recommended holding period** At least 5 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 [caifs@ca-indosuez.lu](mailto:caifs@ca-indosuez.lu), or send your complaint in writing together with supporting documents, to:

CA Indosuez Fund Solutions S.A.  
To the attention of the Chief Compliance Officer  
12, rue Eugène Ruppert  
L-2453 Luxembourg.

## Other relevant information

**Pre-contractual ESG information** To understand how the sub-fund promotes environmental and/or social features or makes a minimum of sustainable investments with an environmental objective, please consult the sub-fund's appendix in the prospectus.

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

**Past performance** Go to [https://docs.publifund.com/pastperf/LU1602189752/en\\_BE](https://docs.publifund.com/pastperf/LU1602189752/en_BE). 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.

**Past performance scenarios** Visit the website [https://docs.publifund.com/monthlyperf/LU1602189752/en\\_BE](https://docs.publifund.com/monthlyperf/LU1602189752/en_BE).

**Other information** The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in English and free of charge at [www.ca-indosuez-fundsolutions.com](http://www.ca-indosuez-fundsolutions.com).