DPAM
INDOSUEZ

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

DPAM L Bonds Emerging Markets Sustainable W ISIN: LU0966596875

A sub-fund of DPAM L, a public SICAV under Luxembourg law

Name of the originator of the product: CA Indosuez Fund Solutions S.A., in short CAI FS.

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CA Indosuez Fund Solutions S.A. is a subsidiary of CA Indosuez Wealth (Europe) and part of the Crédit Agricole Group.

DPAM L is managed by the management company CA Indosuez Fund Solutions S.A. which acts in this capacity within the meaning of Directive 2009/65/EC.

Competent authority: The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of CAI FS with regard to this Key Information Document.

This product is authorized in Luxembourg.

CAI FS is licensed in Luxembourg and regulated by the CSSF.

Publication date of the Key Information Document: 04/09/2025

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 medium to long term, while pursuing a sustainable objective.

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

Investment policy Under normal market conditions, the sub-fund invests mainly in government bonds, including high yield bonds, issued in emerging markets.

The sub-fund may use derivatives to hedge against market fluctuations and to reduce its costs, and also to generate additional income.

Investment process As part of the active management of the sub-fund, the manager uses macroeconomic, market and credit analysis in order to identify securities with a potential return that is advantageous in relation to the risk incurred.

ESG approach In his/her decision-making process, the manager includes sustainability criteria such as the defense of fundamental rights, freedom of expression, education, the environment and healthcare. The manager excludes issuers that are highly controversial by international standards or have an unfavorable sustainability profile.

SFDR Category Article 9.

Base currency EUR

Plan 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 looking for an investment that combines income generation and capital growth, and has a sustainable dimension

• are interested in exposure to emerging bond markets, either as a core investment or for diversification purposes

• have a medium risk tolerance and can tolerate a moderate loss on this investment.

Placing orders You can buy, exchange or sell shares of the sub-fund on any full bank business day in Luxembourg.

Terms to understand

article 9 Financial product that has a sustainable investment objective according to European regulations (SFDR).

ESG Environmental, social and governance.

derivative Any financial security whose value is linked to one or more interest rates, indices, stocks, currencies, commodities or other underlying assets.

bond A financial security issued by a corporation, government or entity that generally pays interest. High-yield bonds usually have a higher interest rate but are more likely to default.

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

1	2	**3**	4	5	6	7

Lower risk ← → Higher risk

The risk indicator assumes that you keep the product for at least **4 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:

• Bond investments have lower volatility and risk than equities and higher risk than money market instruments.

• The sub-fund invests mainly in emerging markets which present a higher risk than developed 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 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 get out of this product depends on future market performance.

Please note that future market performance is uncertain and cannot be accurately predicted.

Recommended holding period:		4 years	
Example Investment:		10 000 EUR	
		If you exit after 1 year	If you exit after 4 years
Scenarios			
Minimum			
Stress	**What you might get back after costs**	6 170 EUR	6 400 EUR
	Average return each year	-38.30%	-10.56%
Unfavourable	**What you might get back after costs**	8 920 EUR	10 160 EUR
	Average return each year	-10.80%	0.40%
Moderate	**What you might get back after costs**	10 040 EUR	10 710 EUR
	Average return each year	0.40%	1.73%
Favourable	**What you might get back after costs**	12 380 EUR	13 510 EUR
	Average return each year	23.80%	7.81%

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product and the appropriate index 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.

An index appropriate to the product was used to calculate performance.

Unfavorable scenario: this type of scenario occurred for an investment between 31/03/2017 and 31/03/2021.

Intermediate scenario: this type of scenario occurred for an investment between 31/08/2017 and 31/08/2021.

Favorable scenario: this type of scenario occurred for an investment between 28/02/2014 and 28/02/2018.

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 that 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 deducted from your investment to cover various costs. These amounts depend on the amount you invest, the duration of your investment and the performance of the sub-fund. 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 4 years
Total costs	**276 EUR**	**547 EUR**
Annual cost impact (*)	**2.8%**	**1.3% 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 3.00 % before costs and 1,73 % after costs.

Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2,00% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less.	Up to 200 EUR
Exit costs	Nil	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0,68% of the value of your investment per year. This is an estimate based on actual costs over the last year.	68 EUR
Transaction costs	0,08% 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.	8 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 4 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_compliance@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 appendix 1 in the prospectus.

Tax and suitability information Contact your advisor or distributor.

Past performance Go to https://docs.publifund.com/pastperf/LU0966596875/en_IT. 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 https://docs.publifund.com/monthlyperf/LU0966596875/en_IT.

Other information The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in French, English and Dutch and free of charge from Degroof Petercam Asset Services S.A., or at www.ca-indosuez-fundsolutions.com.