

# KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## FMM-Fonds

ISIN: DE0008478116

WKN: 847811

The Fund is managed by DJE Investment S.A. ("management company").

### Objectives and investment policy

The purpose is to generate a long-term value enhancement.

The FMM-Fonds ("Fund") is an equity fund. The FMM-Fonds invests primarily in equities on a globally diversified basis. It can also invest in government and corporate bonds. FMM stands for fundamental, monetary and market analysis. It forms the basis for the selection of equities and the fund's equity quote. The selection of individual stocks and the management of the fund is based on the assessment of the fund manager DJE Kapital AG. The investment in other funds is limited to 10%. In addition to the aforementioned specifications, the composition of the portfolio is carried out actively and independently of any benchmark index, sector, country, maturity, market capitalisation and rating specifications, taking ESG factors into account. The Fund may use financial instruments whose value depends on future prices of other assets ("derivatives") to hedge or increase assets.

Detailed information on the aforementioned (and/or further) opportunities to invest in the Fund can be found in the current sales prospectus.

In principle, investors may redeem their units on any banking day in Germany, with the exception of 24 and 31 December. The redemption of units may be suspended in extraordinary circumstances if this is deemed necessary in the interests of investors.

The Fund reinvests but does not pay rewards to investors.

### Risk and reward profile

Lower risk ←—————→ Higher risk  
Potentially lower reward Potentially higher reward

1	2	3	4	5	6	7
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The historical data used for calculating the synthetic indicator are not a reliable indication of the future risk and reward profile of the Fund. The category shown is not guaranteed to remain unchanged and may shift over time. Even the category 1 does not mean a risk-free investment.

The Fund is classified in category 5 because its unit price typically fluctuated strongly and therefore both the risk of loss and the chance of profit may be rather high.

Because of the calculation model used, all risks may not be taken into consideration when placing the Fund in a risk class.

Detailed information can be found in the section entitled "Risks" of the prospectus. The following risks have no direct influence on this categorisation, but may be significant for the Fund:

#### Credit risks

The Fund may invest part of its assets in bonds. The issuers of these bonds could become insolvent, causing the bonds to lose some or all of their value.

#### Liquidity risks

The Fund may invest part of its assets in securities that are not traded on a stock exchange or similar market. It may be difficult to find a buyer for such securities in the short term. As a result, the risk that share redemptions will be suspended may increase.

#### Counterparty risks

The Fund may enter into various transactions with counterparties. If a counterparty becomes insolvent, that party will not be able to meet some or all of its open obligations to the Fund.

#### Risks relating to the use of derivatives

The Fund may enter into derivative transactions for the purposes listed above in the section "Investment policy". This means increased opportunities, but also increased risk of losses. The use of derivatives to hedge against losses may also reduce the profit opportunities of the Fund.

#### Operating risks and custodial risks

The Fund may become a victim of fraud or other criminal acts. The Fund may also suffer losses due to misunderstandings or errors by employees of the Management Company, a depositary or external third parties. Finally, his management or the safekeeping of his assets may be adversely affected by external events such as fires, natural disasters or the like. The safekeeping of assets, in particular abroad, may entail a risk of loss resulting from insolvency, breaches of duty of care or improper conduct on the part of the custodian or a sub-custodian.

The charges you pay are used to pay the costs of running the sub-fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

**Entry charge** **5,00%** **Exit charge** **0,00%**

This is the maximum that might be taken out of your money before it is invested or before payment of the redemption price. Please consult your financial advisor for the actual amounts.

Charges taken from the Fund in the past financial year

**Ongoing charges** **1,64%**

This amount is based on the charges incurred by the Fund in the past financial year, and may vary from year to year. The past financial year ended on 31.12.2021.

Charges taken from the Fund under certain specific conditions

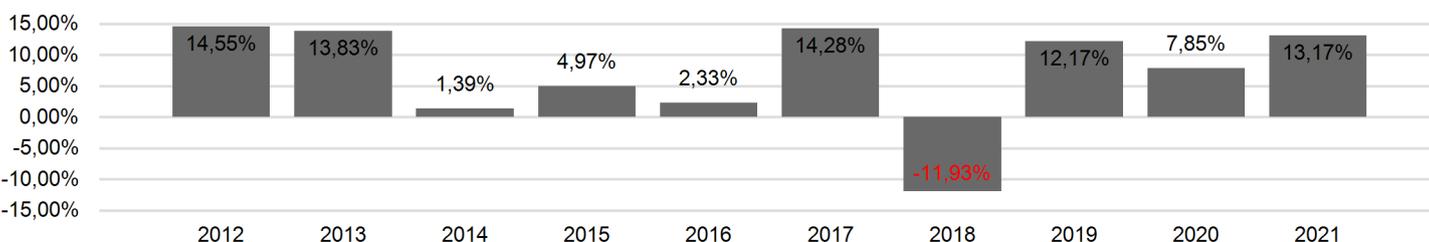
**Performance fee**

No performance fees are charged to the Fund.

Any eventual performance-related fee as well as any transaction costs incurred, with the exception of the transaction costs of the Depositary, are not included in the 'ongoing charges' figure.

For more information about charges please refer to the section costs and charges of the prospectus.

Charges



Statements about past performance are not a guide to future performance.

All charges and fees, except for the entry charge, were deducted when calculating the performance.

The Fund was established in 1987.

Performance was calculated in EUR.

Past Performance

The Fund's depositary is DZ PRIVATBANK S.A. Niederlassung Frankfurt am Main, whose registered office is at Platz der Republik 6, Frankfurt am Main, Deutschland.

The current unit prices, additional information on the Fund, the current prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the Paying Agent(s) .

Furthermore, the details of the current remuneration policy, including a description of how the remuneration and other benefits are calculated and the identification of the persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee, if any, may be requested free of charge on the homepage of the Management Company [www.dje.lu](http://www.dje.lu) as well as a paper version.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor with regard to the tax consequences of investing in the Fund.

The Management Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus.

The Fund is authorised in Germany and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

The DJE Investment S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Practical information