

KEY INVESTOR INFORMATION

The subject matter of this document is the KEY INVESTOR INFORMATION relating to this fund. The document does not constitute promotional material. This information is prescribed by law so that you can be aware of the nature of this fund and the risks involved in investing in it. We advise you to read this document to enable you to make an informed investment decision.

LOYS Sicav – LOYS Global P ISIN: LU0107944042

Sub-fund of LOYS Sicav
Management company: LOYS Investment S.A.

Objectives and investment policy

- The objective of the sub-fund is to achieve constant growth.
- To this end, the sub-fund invests in shares at a rate of at least 60%, which qualify as equity participations. Moreover, annuities of all types, certificates that contain shares as their underlying asset and that are officially listed or traded on stock exchanges or other regulated markets that are recognised and open to the public and that operate regularly – “regulated markets” – and convertible bonds and option bonds can be acquired for the sub-fund. Investments in bonds with a rating worse than B- (S&P / Fitch) or B3 (Moody's) are not permissible. If several ratings are available for one bond, the worst rating is used as a basis. An acquisition of asset-backed securities or CoCo bonds as structured products is not permitted (this prohibition explicitly does not include warrants, convertible bonds and option bonds or certificates; they are therefore permitted as acquirable assets for the company). Units in investment funds are not acquired for the sub-fund. The sub-fund is thus eligible as a target fund. Depending on the situation on the financial markets, the sub-fund may also, in the short term, hold up to 40% of its cash and cash equivalents or invest in similar assets. No securities from the sub-fund assets are loaned for the sub-fund. The sub-fund is thus eligible as a target fund.
- The fund has no geographical, industrial or sector-specific focus.
- The individual securities are selected by the fund management. The fund may use derivative transactions to reduce possible loss or to achieve higher value growth.
- The income may be paid out to you.
- You may fundamentally demand the redemption of your units from the management company on any trading day.
- We may, however, suspend the redemption if exceptional circumstances arise that make a suspension appear necessary in the interest of the investors.
- The fees for the acquisition and sale of securities are borne by the fund. They are incurred in addition to the percentage rates listed under Costs and they may reduce the returns generated by the fund.
- This fund is actively managed and is not based on a benchmark.

Risk and income profile



The following risks do not affect the rating directly, but may however be of importance for the fund:

- This fund, LOYS Sicav – LOYS Global, is rated as category 6 as its unit price fluctuates greatly and it therefore presents elevated risks of loss and opportunities for profit.
- This risk indicator is based on simulated data; it is therefore not possible to predict future developments
- The fund's rating may change in future and cannot be guaranteed.
- Even a fund that has been rated as category 1 does not constitute a fully risk-free investment.
- A detailed account of the risks is given in the “General risk information” section of the sales prospectus.
- Operational risks and custody risks: The fund may become a victim of fraud or other criminal activities. It may experience losses resulting from misunderstandings or errors on the part of investment company staff, a custodian or external third-parties. Finally, its management or the custodianship of its assets may be negatively affected by external events, such as fire, natural disasters, etc.
- Risks arising from the use of derivatives: The fund may use derivative transactions to speculate on rising and falling rates with the aim of generating additional returns where applicable. The increased opportunities are associated with an increased risk of losses.
- Liquidity risks: The fund may invest part of its assets in securities traded on a stock exchange or similar market. However, due to the size of the company or as a result of low trading volumes, it cannot always be guaranteed that a buyer will be found for these securities in the short term. This may increase the risk that unit redemption will be suspended.[^] Counterparty risks: The fund may carry out a significant number of derivative transactions with various contractual partners. If a contractual partner becomes insolvent, they may no longer or only partially settle outstanding claims of the fund

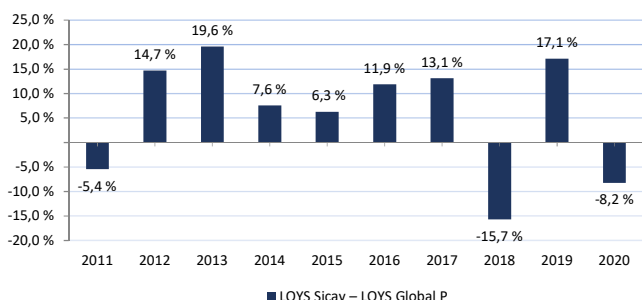
Costs

The ongoing management and custody of the fund's assets and the marketing of fund units are financed through fees and other costs. Costs incurred reduce the investor's opportunities to obtain income.

One-off costs incurred before and after investment:		The one-off costs constitute a maximum sum that can be deducted from your investment before you invest / before your returns are paid out.
Sales commission	5%	
Redemption commission	None	
Exchange commission	None	The sales commission / redemption commission given here is a maximum amount. It may be lower in individual cases. To find out what sum applies to you, ask the marketer of the fund's units.
Costs that are deducted from the fund in the course of the year:		
Ongoing costs	1.79%	
Costs that are borne by the fund under particular circumstances:		The ongoing costs specified here were incurred in the fund's last financial year, which ended in December. They can fluctuate from one year to the next.
Fees connected to the performance of the fund (performance fee)	In the fund's last financial year, this was 0.0%.	
The performance fee is 10% of the absolute increase in net asset value per unit, per payment period – on a yearly basis.		These costs do not include fees for the acquisition / sale of securities (portfolio transaction costs) or costs for fees connected with the fund's performance.

More detailed information on the costs can be found in the "Costs" section of the sales prospectus. The ongoing costs do not include the performance-based remuneration or the transaction costs.

Previous performance



Past performance is not a guarantee for future performance. In the calculation, all costs and fees were deducted with the exception of the sales charge / redemption surcharge.

The unit class shown has been active since 14/02/2000.

The previous performance was calculated in EUR.

Practical information

- The depositary bank of the fund is Hauck & Aufhäuser Privatbankiers AG, Luxembourg branch.
- The sales prospectus, the remuneration policy and the latest annual and semi-annual reports, the current unit prices and further information relating to the fund are available in German free of charge from our website www.loys.lu.
- The tax regulations in the fund's home member state may affect the investor's personal tax situation.
- The details of the current remuneration policy, including a description of how the remuneration and other allowances are calculated, as well as the identity of the people responsible for allocating the remuneration and other allowances, including the composition of the remuneration committee (if such a committee exists), are provided on the management company's website (<http://www.loys.lu/de/footer/policies/>). Moreover, a paper copy will be provided free of charge upon request.
- The unit-holders are entitled to demand, at any time, that their units be redeemed or exchanged via a paying and distribution agent, the depositary bank or the management company. Further information can be found in the section "The redemption and switching of units" in the sales prospectus.
- LOYS Investment S.A. can only be held liable on the basis of explanatory information given in this document if this information is misleading, incorrect or contradictory to the relevant sections of the sales prospectus.
- This fund has been approved in Luxembourg and it is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
- LOYS Investment S.A. has been approved in Luxembourg and it is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
- This key investor information is accurate and up-to-date as at 12/02/2021.