

# 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

Name:	DJE - Short Term Bond - PA (EUR)	Name of the PRIIP-Manufacturer:	DJE Investment S.A.
ISIN:	LU0159549814	WKN:	164321
Date of production:	18.02.2025	Contact details:	www.dje.lu +352 26 92 52 20 info@dje.lu
Supervisory authority:	The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of DJE Investment S.A. with regard to the Key Information Document. This product is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).		

This product is managed by DJE Investment S.A. ("management company").

The management company is part of the DJE Kapital group.

## What is this product?

### Type

This product is a collective investment undertaking which raises capital from a number of investors in order to invest it in accordance with a defined investment strategy for the benefit of the investors ("fund"). The Fund is a UCITS fund established in Luxembourg.

The DJE - Short Term Bond is a sub-fund of the umbrella fund DJE.

This key information describes a unit class of the sub-fund. The prospectus and the reports may contain information on all unit classes of the Fund mentioned at the beginning of this document. The assets and liabilities of all sub-funds are segregated by law.

Investors may exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the sales prospectus.

### Term

The sub-fund has an unlimited term. Notwithstanding this provision, it may be dissolved at any time by the Management Company, subject to the provisions of the law. Regarding the possibilities and frequency of redemption, please refer to the section "How long should I hold the investment, and can I withdraw money early?".

### Objectives

The purpose is to generate a low fluctuating performance which outperforms the risk-free, short-term interest rate of the euro zone over the short to medium term.

In order to achieve the investment objectives, the assets of the DJE - Short Term Bond are predominantly invested in bonds (corporate bonds, government bonds, mortgage bonds, debt instruments, treasury bills, participation certificates). At least 50% of the bonds are denominated in euros, at least 50% have an investment grade rating<sup>1</sup> and at least 50% are issued by issuers from OECD member states. The average duration of the fund will not exceed 3 years. Foreign currency risks may be hedged against the Euro. The fund management uses an actively diversification strategy under consideration of ESG factors and is independent of any benchmark index, sectors, country and market capitalization requirements. The sub-fund may use derivatives for hedging or increasing assets. A derivative is a financial instrument whose value – not necessarily 1:1 – depends on the performance of one or more underlying assets, such as securities or interest rates.

<sup>1</sup>Sufficient capacity for interest payment and return of capital. Such instruments of indebtedness normally offer sufficient protection parameters, anyway unfavorable economic conditions may result in reduced solvency (= at least Baa3 Moody's Rating/BBB- S&P Rating) Detailed information on the aforementioned (and/or further) opportunities to invest in the sub-fund can be found in the current sales prospectus. This sub-fund pays the rewards generated to investors.

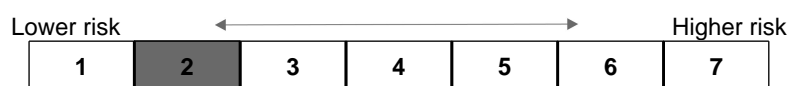
The prospectus and the current annual and semi-annual reports, the current unit prices and further information on the fund can be found free of charge in English at <https://www.dje.de/en-de/investment-funds/productdetail/LU0159549814#downloads>.

Depository of the fund is the DZ PRIVATBANK SA

### Intended retail investor

The sub-fund is aimed at all investors who pursue the goal of asset accumulation or asset optimisation and want to invest in the medium term. They should be able to bear losses up to the amount of the capital invested and do not require a guarantee regarding the preservation of their investment sum.

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



The risk indicator assumes you keep the product 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this investment option. It shows how likely it is that the investment option will lose money because of movements in the markets or because we are not able to pay you. We have classified this investment option as class 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and and poor market conditions are highly unlikely to impact the capacity of the issuer to pay you.

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

### You may lose part or all of your investment.

The retail investor is advised that the maximum possible loss is the capital invested by the investor. He bears no risk of having to pay for additional financial commitments or obligations, including contingent liabilities, over and above the capital invested in the fund. The fund may be harmed by errors of acting persons or organizations, fraud or natural events. The product does not offer capital protection.

## Performance-Scenarios

These four performance scenarios correspond to a stress scenario, a unfavourable scenario, a moderate scenario and a favourable scenario.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. The markets could develop completely differently in the future.

### Investment example: 10.000 EUR

### Recommended holding period: 3 years

Scenarios	If you exit after 1 year	If you exit after 3 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress scenario		
What you might get back after costs	8.880 EUR	9.240 EUR
Average return each year in %	-11,20	-2,60
Unfavourable scenario		
What you might get back after costs	9.560 EUR	9.610 EUR
Average return each year in %	-4,40	-1,32
Moderate scenario		
What you might get back after costs	10.050 EUR	10.140 EUR
Average return each year in %	0,50	0,46
Favourable scenario		
What you might get back after costs	10.600 EUR	10.460 EUR
Average return each year in %	6,00	1,51

This table shows how much you could get back in the next 3 years under different scenarios if you invest 10.000 EUR. The figures shown include all costs of the product itself, but may not include all costs that you must pay to your advisor or distributor, and the costs of your advisor or distributor. It also does not take into account your personal tax situation, which may also affect the amount you end up with.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario is the result of an investment between September 2019 and September 2022. The moderate scenario is the result of an investment between March 2018 and March 2021. The favourable scenario is the result of an investment between January 2022 and January 2025.

## What happens if DJE Investment S.A. is unable to pay out?

DJE Investment S.A. does not belong to any institution for the protection of investors claims. The assets of the product are segregated from the assets of the Company. The assets of the product do not form part of the insolvency estate of the Company.

## What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

### Costs over Time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here illustrate an example investment amount and different possible investment periods. We have made the following assumption:

- In the first year you would get back the amount that you invested (0 % annual return).
- For the other holding periods we have assumed the product performs as shown in the moderate scenario
- 10.000 EUR is invested

	If you exit after 1 year	If you exit after 3 years
Total costs	190 EUR	377 EUR
Annual cost impact (*)	1,9% each year	1,2% each year

## Costs over Time (continued)

(\*) 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 1,7% before costs and 0,5% after costs.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	1,00% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	100 EUR
<b>Exit costs</b>	0,00% of your investment before it is paid out to you.	0 EUR
Ongoing costs [taken each year]		
<b>Management fees and other administrative or operating costs</b>	0,72% of the value of your investment per year. This is an estimate based on actual costs over the last year.	73 EUR
<b>Transaction costs</b>	0,18% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	19 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	0 EUR

## How long should I hold the investment, and can I withdraw money early?

**Recommended holding period: 3 years**

An investment in the Product should be considered as a long-term investment. The recommended holding period is 3 years. Redemption of units before the recommended holding period is possible but may have a negative impact as short-term fluctuations in value cannot be offset. The product may not be suitable for investors who wish to withdraw their money within a period of 3 years. There are no costs or fees for redemptions. In principle, investors may redeem their units on any banking day in Luxembourg, 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.

## How can I complain?

Complaints about the conduct of the person who advised you about the product or sold it to you should be addressed directly to that person.

Complaints about the product or the conduct of the manufacturer of that product should be addressed to:

Postal address: DJE Investment S.A., 22A, Schaffmill, 6778 Grevenmacher E-mail: [beschwerde@dje.lu](mailto:beschwerde@dje.lu)

We will process your enquiry and provide you with a response as soon as possible. A summary of our complaint handling procedure is available free of charge online at <https://www.dje.de/en-de/terms-of-service2/>.

## Other relevant information

The prospectus and the current annual and semi-annual reports, the current unit prices and further information on the fund can be found free of charge in English at <https://www.dje.de/en-de/investment-funds/productdetail/LU0159549814#downloads>. There you will also find information on past performance from the past 10 years of the product as well as further legal and general information on the product and the DJE Investment S.A.. A monthly updated publication of the calculations of past performance scenarios can be found at <https://www.dje.de/en-de/investment-funds/productdetail/LU0159549814#downloads>.

Information on our remuneration policy is published on the internet at <https://www.dje.de/en-de/terms-of-service2/>. This includes a description of the methods of calculation for remuneration and grants to specific groups of employees, as well as details of the persons responsible for the allocation, including the composition of the remuneration committee, if there is one. Upon request, we will provide you with hard copies of the information free of charge.

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