

*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.*

<p><b>Product</b></p> <p style="text-align: center;"><b>PERGAM ACTIVE DIVIDEND – Share Class: I - ISIN FR0013466166 sub-fund of the SICAV PERGAM FUNDS umbrella fund</b></p> <p style="text-align: center;"><b>Organisme de Placement Collectif en Valeurs Mobilières (OPCVM) under French law and managed by PERGAM</b></p> <p>Manufacturer: PERGAM  Site internet: www.pergam.net  Contact: Call +33 (1) 53 57 72 00 for more information.  Regulator: the Autorité des marchés financiers (AMF) is responsible for supervising PERGAM in relation to this Key Information Document.  PERGAM was approved and is regulated in France by the AMF under the number GP01032.  Date of production of the KID: 01/03/2024</p>
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**You are about to purchase a product that is not simple and may be difficult to understand.**

### What is this product?

**Type:** PERGAM ACTIVE DIVIDEND is an Organisme de Placement Collectif en Valeurs Mobilières (OPCVM) under French law and is subject to article L. 214-4 of the French Monetary and Financial Code. This OPCVM is a Société d'Investissement à Capital Variable (SICAV). The SICAV was approved by the AMF.

**Term:** The SICAV was created for a period of 99 years. The Manufacturer may terminate the Product early.

**Objectives:** The management objective of the PERGAM ACTIVE DIVIDEND sub-fund is to generate long-term capital gains by investing mainly in European companies of all capitalisation sizes capable of paying sustainable dividend growth, a high distribution rate and even a significant return. The objective is to yield an annual return net of fees of more than 6% for I Shares and more than 5.8% for CS Shares, over the recommended investment period of more than 5 years. At least 75% of the assets are invested in shares from European Union member states or similar securities eligible for a PEA (eligible for investment as part of the French shareholder savings plan - plan d'épargne d'actions).

This objective is combined with an extra-financial approach that takes into account environmental, social and governance (ESG) criteria.

The sub-fund's extra-financial objective complies with the provisions of Article 8 of the SFDR Regulation.

The performance objective is based on the achievement of market assumptions made by the management company and does not constitute a promise of return or performance of the sub-fund.

The manager applies a flexible discretionary management style. This sub-fund is mainly exposed to the equity markets of the Eurozone, Switzerland, the United Kingdom and the Nordic countries.

This sub-fund aims to achieve long-term capital gains by investing in a portfolio of shares or equity securities (certificates, equity securities, etc.) of European companies with a particular focus on securities which, according to our analysis, are capable of paying sustainable dividend growth and/or a high pay-out ratio and/or offering a significant return if possible. Indeed, the distribution of dividends is a recurrent and significant component of equity market performance. Positions may be actively managed to take advantage of volatility in the equity markets.

At least 75% of the assets of the sub-fund will be exposed to shares or equity-linked instruments of companies which have their registered office in a European Union country or in a country outside Europe but which operate predominantly in Europe, as well as holding companies whose holdings are predominantly invested in companies with their registered office in a European country.

The sub-fund may expose up to a maximum of 30% of the assets to small-cap stocks (market capitalisation of less than 1 billion euros).

The sub-fund favours companies that are distinguished by their ability to pay a dividend. Securities from all sectors and market capitalisation sizes can be purchased without index constraints.

The choices are based primarily on the judgement of individual companies, taking into account general economic considerations of the investment area, individual countries and sectors.

Up to 25% of the sub-fund may be exposed to money market and/or bond products (money market instruments, sovereign interest rate instruments), from the public and private sectors, from all geographical areas, of all ratings, including a maximum of 15% in so-called speculative high yield securities, which are likely to offer a higher yield in return for a greater risk of default, according to the analysis of the management company or that of the rating agencies.

The manager may refer, on a non-exclusive and non-mechanical basis, to the ratings of the rating agencies which have rated the instrument and which it deems most relevant. In this respect, it will take care to avoid any mechanical dependence on these ratings. The manager therefore has internal means of assessing credit risk in order to select the securities in the portfolio and does not exclusively or systematically rely on ratings issued by rating agencies.

The sub-fund may invest up to the regulatory limits of 10% in units or shares of French or European UCITS, AIFs or investment sub-funds that comply with the criteria set out in the French Monetary and Financial Code.

It is specified that the sub-fund may be exposed to up to 40% in non-euro currencies. The main currencies to which it will be exposed are CHF, GBP, SEK, DKK and NOK.

PERGAM ACTIVE DIVIDEND is eligible for a PEA (eligible for investment as part of the French shareholder savings plan - plan d'épargne d'actions).

**Allocation of distributable amounts:** accumulating

**Intended retail investor:** The SICAV is intended to long-term investors (more than 5 years), having a theoretical knowledge of equity market while agreeing to be exposed to a risk variation of the net asset value inherent to these markets. The SICAV may not be recommended to investors who will exit before the recommended holding period. The fund is not open to residents of the United States of America / US Persons.

**Insurance:** Non applicable.

**Depositary:** ODDO BHF SCA.

**Further Information:** information on the SICAV as well as the full prospectus and the current annual or semi-annual reports and other information can be obtained free of charge from the fund management company at middle@pergam.net. The current price is available at www.pergam.net.

**Frequency of calculation of the net asset value and condition of subscription:** subscription and redemption requests are received and centralised on each NAV calculation day (D) before 12 noon (Paris time). These requests are executed on the basis of the net asset value of D and calculated on the following business day (D+1). The net asset value is calculated daily except on days when the Paris stock exchange is closed (according to the official calendar of EURONEXT PARIS S.A.) and on public holidays in France.

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

### Summary risk indicator



**⚠** The risk indicator assumes you keep the product for 5 year(s). The actual risk may significantly differ if you opt to exit before the recommended holding period and you could get less in return. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this SICAV as 4 out of 7, which is a medium risk class. This means that the fund's potential losses are medium and that poor market conditions could impact our capacity to pay you. You may not be able to sell-end your product easily or you may have to sell end your product at a price that significantly impacts on the performance of your product. The following risks impacting the SICAV but not included in the risk indicator may cause the net asset value to fall:

**Counterparty risk:** The counterparty risk arises from the sub-fund's use of forward financial instruments which are traded over-the-counter. These transactions potentially expose this sub-fund to the risk of default by one of the counterparties.

**Risk of capital losses:** The loss of capital occurs at the time of the sale of a unit for a price that is lower than the purchase price. The unit holder is warned that the capital initially invested may not be returned. The sub-fund does not benefit from any guarantee or capital protection.

**Share risk:** The sub-fund is exposed to a minimum of 75% in shares. If the shares or the indexes to which the portfolio is exposed decline, the asset value of the sub-fund may fall.

This product does not include any protection from future market performance so you could lose some or all of your investment.

### Performance Scenarios:

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. 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. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

### Recommended holding period : 5 years

Example Investment: 10.000 €

Scenarios:

If you exit after 1 year

If you exit after 5 years  
(Recommended holding period)

Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.

Stress scenarios	What you might get back after costs	3 690 €	3 084 €	This type of scenario occurred for an investment between 31/10/2021 and 30/11/2022.
	Average return each year	-63,10%	-20,97%	
Unfavourable scenarios	What you might get back after costs	8 059 €	6 582 €	This type of scenario occurred for an investment between 29/03/2019 and 01/03/2024.
	Average return each year	-19,41%	-8,02%	
Moderate scenarios	What you might get back after costs	10 313 €	13 084 €	This type of scenario occurred for an investment between 31/10/2016 and 29/10/2021.
	Average return each year	3,13%	5,52%	
Favourable scenarios	What you might get back after costs	14 433 €	16 291 €	
	Average return each year	44,33%	10,25%	

### What happens if PERGAM is unable to pay out?

Losses are not covered by any investor compensation or guarantee scheme. The assets of the SICAV are held in one or more bank accounts opened in the name of the SICAV with the depositary. Consequently, the default of the PERGAM Company would not have an impact on the assets of the SICAV. The resale of shares, capital and income of the SICAV are not guaranteed by the Management Company.

### 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

The table shows the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods, we have assumed that the product performs as shown in the moderate scenario.
- 10 000 EUR is invested.

10 000 EUR invested scenario	If you exit after 1 year	If you exit after 5 years <i>(Recommended holding period)</i>
<b>Total costs</b>	<b>417 €</b>	<b>1 711 €</b>
<b>Annual cost impact (*)</b>	<b>4,21 %</b>	<b>2,77 %</b>

(\*) 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 8,29 % before costs and 5,52 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

#### Composition of costs:

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	2 % of the amount you pay-in when entering this investment. This includes the costs of distribution of your investment amount. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	<b>200 €</b>
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	<b>0 €</b>
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	1,6% of the value of your investment per year. This is an estimate based on actual costs over the last year.	<b>160 €</b>
<b>Transaction costs</b>	0,23% 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.	<b>23 €</b>
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	15% inclusive of tax above a net annual performance of 6% for I Shares, 5,8% for CS Shares and 5,2% for R Shares	<b>38 €</b>

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

The recommended holding period for this product is 5 year(s), it has been selected due to the nature of the assets, equity and bond oriented, and because it is designed for a long-term investment horizon. It is recommended for asset diversification. If you disinvest earlier, there is a higher risk that you might get back only poor returns. You may request the redemption of securities generally on a daily basis.

#### How can I complain?

You can make have a complaint about the product (i), the manufacturer of the product (ii) or the person who recommended (iii) or sold the product to you, please contact as appropriate:

- If your complaint is related to the product or the manufacturer of the product, please contact the asset manager at PERGAM – 28 rue Bayard – 75008 Paris. A process is available at [www.pergam.net](http://www.pergam.net).
- If your complaint is related to the person who recommended or sold the product to you, it may be appropriate for you to liaise directly with this person.

Under article L. 261-19 of the French Monetary and financial code, as last amicable settlement, you can contact the Mediator of the AMF at internet [www.amf-france.org](http://www.amf-france.org), or at: Le Médiateur - Autorité des marchés financiers - 17, place de la Bourse - 75082 PARIS CEDEX 02.

#### Other relevant information

This product is categorised as an « article 8 » under SDR regulation.

When this Product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about the contract in question, such as the costs associated with the contract – which are not included in the costs mentioned in this document, the person to contact in the event of a claim, and the procedures to follow if the insurance company fails, are provided in the contract's key information document, which must be given to you by your insurer or broker, or any other insurance intermediary, in compliance with their legal obligation.

Data related to past performance can be found for the last 1 year depending on the share class creation.

Information on past performance and previous performance scenario calculations can be found at: <https://www.pergam.net/fonds/>

Information on sustainability can be found at: <https://www.pergam.net/decouvrir-pergam/nos-engagements/>