# Key Information Document ("KID")

Flossbach von Storch

## 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

**Product:**
Unit class HT (Currency: EUR) of Flossbach von Storch - Dividend, an UCITS-fund

**Producer:**
Flossbach von Storch Invest S.A., a subsidiary of Flossbach von Storch SE

**ISIN:**
LU2528596161

**Website:**
www.fvsinvest.lu

**Contact:**
Call 00352 275 607 30 for more information.

**Competent Authority:**
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Flossbach von Storch Invest S.A. in relation to this Key Information Document. This PRIIP is authorised in Luxembourg. Flossbach von Storch Invest S.A. is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).

### Date of production of the KID 27.04.2026

## What is this product?

**Type**
The product is a unit class of the Flossbach von Storch - Dividend sub-fund, which is part of the Flossbach von Storch fund, a Luxembourg investment fund (fonds commun de placement – FCP) that has been established in the form of an umbrella fund and is subject to Part I of the Luxembourg Law of 17 December 2010 (Law of 2010), as amended, and thus qualifies as a UCITS. The assets and liabilities of each sub-fund are segregated by law.

**Term**
The product has an unlimited term. Notwithstanding this, the product may at any time be liquidated by the Management Company. As a rule, investors can redeem their units on any Luxembourg banking day except 24 and 31 December.

**Objectives**
The investment policy of Flossbach von Storch – Dividend (the 'sub-fund') aims to distribute an appropriate current income per annum, taking into account the investment risk, and to achieve capital growth in the sub-fund currency that is commensurate with the investment risk. The investment strategy focuses on generating a regular distribution and adequate value growth over time, which is why companies with attractive dividend profiles in the form of a secure dividend with further growth potential are the focus of the investment philosophy. Above-average crisis resistance and sustainable profit growth with an appropriate distribution ratio and solid financial structure are particularly important target attributes for companies. The sub-fund is actively managed. The composition of the portfolio is determined by the fund manager in accordance with the criteria defined in the investment policy, reviewed regularly and adjusted if necessary. There is no comparison with a benchmark index. In order to achieve its investment objectives, the sub-fund generally has the option, depending on the market situation and the fund management's assessment, to invest in all assets permitted under the management regulations, including equities, bonds and money market instruments, derivatives and demand deposits. No investments are made in target funds. The sub-fund will invest at least 80% of its net sub-fund assets in equities. The sub-fund will invest at least 50% of its net sub-fund assets in equity investments. Detailed information on the above and any other investment opportunities of the sub-fund can be found in the currently valid sales prospectus. This sub-fund may not be suitable for investors who wish to keep their capital invested in the sub-fund for less than 5 years.
This unit class does not distribute any income to investors, but instead reinvests it.
The sub-fund promotes environmental or social characteristics within the meaning of Article 8 of Regulation (EU) 2019/2088. The fund follows a holistic sustainability approach and, as part of its long-term investment strategy, attaches importance to companies dealing responsibly with their environmental and social footprint and actively counteracting the negative effects of their activities.

**Other relevant information**
BNP PARIBAS Succursale de Luxembourg, with registered office at 60, avenue J.F. Kennedy, L-1855 Luxembourg, Luxembourg, is the Depositary of the Fund. The sales prospectus and the current annual and semi-annual reports, the current unit prices and further information on the fund are available free of charge in English at www.fvsinvest.lu .

**Intended Retail Investor**
The product is intended for all types of investor pursuing the aim of asset formation and/or asset optimisation and planning to invest in the medium to long term. They should be in a position to bear losses up to the amount of the capital invested. This Fund is a product for customers with basic knowledge of and/or experience with financial products.

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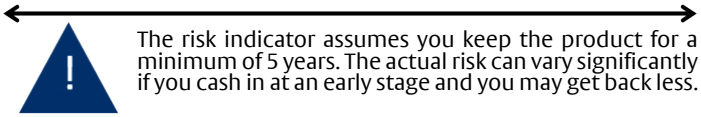
## What are the risks and what could I get in return?

**Summary Risk Indicator**

1 2 **3** 4 5 6 7

Lower risk — Higher risk





The risk indicator assumes you keep the product for a minimum of 5 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 ("SRI") 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.
Unusual market conditions could arise, for example, due to currency, creditworthiness, price, counterparty, liquidity and interest rate risks, as detailed in the sales prospectus.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the Fund's capacity to pay you.
This product does not include any protection from future market performance. Please refer to the 'Risk' section of the sales prospectus for more details.

## Performance scenarios

**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.

**Recommended minimum holding period: 5 years**

**Example Investment: 10,000 EUR**

| Scenarios | | If you exit after 1 year | If you exit 5 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 | 5,270 EUR | 4,450 EUR |
| | Average return each year | -47.30% | -14.95% |
| **Unfavourable scenario** | What you might get back after costs | 8,980 EUR | 9,070 EUR |
| | Average return each year | -10.20% | -1.93% |
| **Moderate scenario** | What you might get back after costs | 10,680 EUR | 15,490 EUR |
| | Average return each year | 6.80% | 9.15% |
| **Favourable scenario** | What you might get back after costs | 13,350 EUR | 17,420 EUR |
| | Average return each year | 33.50% | 11.74% |

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/and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: This type of scenario occurred for an investment between March 2025 and March 2026.
Moderate scenario: This type of scenario occurred for an investment between April 2018 and April 2023.
Favourable scenario: This type of scenario occurred for an investment between March 2020 and March 2025.

## What happens if Flossbach von Storch Invest S.A. is unable to payout?

The sub-fund assets are segregated from the assets of the Management Company. The Depositary is responsible for holding the assets of the fund in safekeeping. If the Management Company defaults, it will have no direct financial effect on the sub-fund. In addition, the sub-fund assets are segregated from the assets of the Depositary, which reduces the risk of the sub-fund suffering a loss if the Depositary defaults. There is no investor compensation or guarantee scheme if the Management Company or the Depositary defaults.

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## 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 tables show 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 the product performs as shown in the moderate scenario.
- 10,000 EUR is invested.

| | If you exit after 1 year | If you exit 5 years |
|---|---|---|
| **Total costs** | 113 EUR | 817 EUR |
| **Annual Cost Impact (*)** | 1.1% | 1.1% per 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 10.3% before costs and 9.2% 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 |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 EUR |
| **Exit costs** | We do not charge an exit fee. | 0 EUR |
| **Ongoing costs** | | |
| **Management fees and other administrative or operating costs** | 0.89% of the value of your investment per year. This is an estimate based on last year's actual costs. | 89 EUR |
| **Portfolio transaction costs** | 0.24% 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. | 24 EUR |
| **Incidental costs taken under specific conditions** | | |
| **Performance fee** | There is no performance fee for this product. | 0 EUR |

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

Recommended minimum holding period: 5 years
The recommended holding period for the sub-fund is 5 years, as the sub-fund invests for the long term. Investors can sell their units upon demand on any valuation day (as defined in the sales prospectus). Further information on the sales procedure and when sales are possible is provided in the "Redemption and exchange of units" section of the sales prospectus. The management company may use appropriate liquidity management tools to control liquidity risk. Detailed information on this can be found in the current prospectus.

## How can I complain?

If you would like to lodge a complaint about the product, the conduct of Flossbach von Storch Invest S.A. or the person advising on or selling you the product, you can do so by post or by email using the following address details:

**Website:** www.fvsinvest.lu
**Email:** beschwerde@fvsinvest.lu
**Address:** Flossbach von Storch Invest S.A., 2, rue Jean Monnet, 2180 Luxembourg, Luxembourg

## Other relevant information

We ask that in addition to this document, you also carefully read the sales prospectus on our website. The performance of this product over the last 10 years can be found at (https://docs.data2report.lu/documents/Flossbach/KID_PP/KID_annex_PP_LU2528596161_en.pdf). Please note that past performance is not an indicator of future performance.
The previous performance scenarios for this product can be found on (https://docs.data2report.lu/documents/Flossbach/KID_PS/KID_annex_PS_LU2528596161_en.pdf).

Information on our current remuneration policy is available on the Internet at www.fvsinvest.lu. This includes a description of how remuneration and benefits are calculated for specific employee groups and details of the persons responsible for allocation. We can provide the information to you in paper format free of charge upon request.

Copies of the current sales prospectus including management regulations, the Key Investor Document and the most recent annual and semi-annual reports may be obtained at no charge from the Swiss representative, FIRST INDEPENDENT FUND SERVICES AG, Feldeggstrasse 12, CH-8008 Zurich. Paying Agent in Switzerland is Banque Cantonale de Genève, 17, quai de l'Ile, CH-1204 Geneva.