

# 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.

## Digital Funds - Stars US Equities P EUR (a sub-fund of DIGITAL FUNDS) - ISIN: LU2005655175 - This sub-fund is managed by J.Chahine Capital

### Objectives and Investment Policy

The objective of DIGITAL FUNDS Stars US Equities is to outperform the broad US markets, through the use of a model to identify the "stars" performers.

The sub-fund will invest at least 80% in stocks from the United States of America followed by at least 3 analysts and whose capitalization exceeds 100 million USD.

The sub-fund will be invested across all market capitalization spectrum from small-cap to large-cap equities.

The sub-fund may enter into transactions which are undertaken for purposes other than hedging provided those transactions have no negative effect on the quality of the investment policy.

The sub-fund exposure to the stock market will remain between 80% and 100%.

The Sub-Fund will use a quantitative model using a development made on earnings revisions ("Revision Mark factor"). The Revision Mark factor is a concept to measure the strength and significance of the earnings revisions relative to the market. Other quantitative factors, like price momentum (statistical concept to measure the significance of a price movement relative to the market) or valuation ratios may also be applied to buy or sell stocks.

The MSCI USA Net Return will serve as a reference benchmark solely for the calculation of performance fees. Due to the active nature of the management process and the full freedom of investment, the Sub-Fund's performance profile may deviate significantly from that of the MSCI USA Net Return.

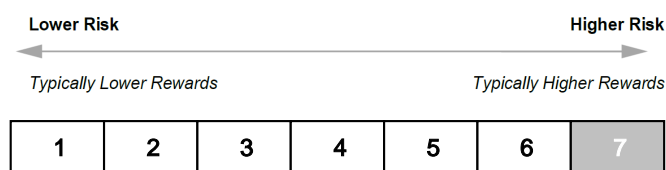
Investors may demand to redeem their units every normal bank business day in Luxembourg.

The income in respect of an accumulation share class is not distributed but is retained in the sub-fund.

This share class has the possibility but not the obligation to use derivatives for hedging purposes.

**Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 5 years of investment.**

### Risk and Reward Profile



#### Further material risks:

- \* A portion of the fund is invested in less liquid instruments whose prices could fluctuate in certain market conditions
- \* No Capital Guarantee exists for this product so investors can lose the whole of their investment
- \* Operational risk inherent in operating this fund (mainly potential valuation and transaction processing failures) is borne by the Fund Management Company which is governed and supervised by independent functions and external auditors as well as regulators

#### More about this rating

- \* The risk category is based on return volatility over the last five years. The method used for this estimation depends on the type of fund.
- \* Historical data may not be a reliable indication for the future.
- \* The risk category shown is not guaranteed and may vary over time.
- \* The lowest category does not mean 'risk free'.

#### Why is this fund in Category 7 ?

The fund invests in the all cap universe diversified across various sectors and may be subject to high fluctuations in value. Small and Mid stocks can be more volatile than blue-chip stocks. The risk category is therefore driven by small, mid and large cap stock fluctuations.

## Charges for this Fund

The charges you pay are used to pay the costs of running the 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 %

Conversion Charge 0.50 %

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the Fund over a year

Ongoing Charges: 2.98 %

### Charges taken from the Fund under certain specific conditions

Performance Fee 20.00 % of the performance of the index

The Management Company can receive a performance fee in case the share class is outperforming its benchmark, even if its absolute performance is negative. As at 30/09/2024, the performance fee represented 0.07% of the fund.

The **entry charge** and **conversion charge** shown are **maximum** figures. In some cases you might pay less – you can find this out from your financial adviser.

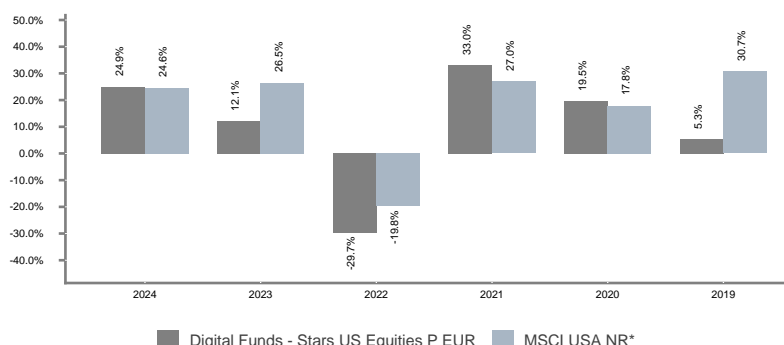
These **ongoing charges** are the actual charges over the last 12 months. They can vary from year to year. They do not include:

\* Portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

\* Performance fees.

Please refer to the fund's prospectus, which is available at **www.chahinecapital.com**, for detailed information about charges, the methodology for calculating the performance fee and concrete examples of its impact on the share class net performance.

## Past Performance



### Past performance is not a reliable indicator of future performance.

Performance in the past is not a reliable indicator of future results. The chart shows the class's investment returns calculated as percentage year-end over year-end change of the class net asset value. In general any past performance takes account of all ongoing charges, but not the entry charge. The share class being managed against a benchmark, its return is also shown.

The sub-fund was launched in 2017. The class was launched in 2019.

The past performance is calculated in EUR.

\* The benchmark used from inception date until 17/10/2021 was the S&P 500 Net Total Return Index. The benchmark used from 18/10/2021 is the MSCI USA Net Return Index.

## Practical Information

### Fund's Depositary

UBS Europe SE, Luxembourg Branch

### Fund's Administrative Agent:

Northern Trust Global Services SE

### Management Company

J. CHAHINE CAPITAL

10-12 Boulevard F.D. Roosevelt, L-2450, Luxembourg

### Further Information

Information pertaining to DIGITAL FUNDS, its sub-funds and share classes, as well as the current sales prospectus and most recent annual or semi-annual report, may be obtained free of charge in various languages:

- online under **www.chahinecapital.com**
- from the central fund manager or from the Depositary.

The details of the up-to-date remuneration policy including, but not limited to, a description of how remuneration and benefits are calculated, can be found on the website of the Management Company (**www.chahinecapital.com**).

The share price is published on each working day under **www.chahinecapital.com**.

The currency of the share class is EUR.

Existing investors may switch between sub-funds of the umbrella and/or classes at the price indicated as conversion charge indicated above.

### Tax Legislation

The fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

### Liability Statement

J.Chahine Capital 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 of the fund.