

## 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

### OBAM N.V.

#### Share Class X - EUR (NL0015000X31)

OBAM N.V. is managed by OBAM Investment Management B.V. OBAM Investment Management B.V. is a UCITS manager and is supervised by the Dutch Authority for the Financial Markets. For more information on this product, please visit [www.obam.nl](http://www.obam.nl) or call +31 202998275.

Accurate as of: 1 January 2025

## What is this product?

### Type

OBAM N.V. (the Fund) is an actively managed open-end investment fund that invests in listed global equity.

### Objectives

**Investment Objective** The Fund is an actively managed investment fund that invests in high-quality listed companies. The Fund aims to achieve a higher return than the benchmark in the medium-long term (3 to 5 years).

**Investment policies** The Fund's active investment strategy aims to select well-positioned quality companies within a sector that can profit optimally from structural growth trends. The Fund holds a concentrated portfolio and aims an attractive risk/return profile. Companies are selected based on various selection criteria such as market position, growth/margin structures, cash flow generation, ESG-score and valuation. The Fund is allowed, in accordance with the prospectus and within the limits of applicable laws and regulations, to use derivative instruments (such as options, futures and swaps) for efficient portfolio management, for hedging currency risks and market risks and for investment purposes. The Fund complies with Article 8 SFDR.

**Share Class Benchmark** The benchmark of the Fund is the MSCI AC World NR. The active investment strategy may lead that the Fund's composition, development and results considerably vary from the benchmark.

**Redemption and Dealing** Investors can buy and sell the Fund's shares on Dutch trading days through fund distribution platforms as

published on the website or directly through the transfer agent (BNP Paribas S.A. Luxembourg Branch)

**Dividend Policy** The Fund distributes dividend in cash each year.

### Recommended holding periode

The Fund is an equity fund with no maturity date. OBAM Investment Management B.V. may dissolve the Fund upon approval of the general meeting of shareholders of the Fund.

### Intended retail investor

This product is intended for retail investors who wish to use this product for investment purposes. This product is suitable for retail investors with a basic knowledge of relevant financial instruments. A basic investor can make a correct investment decision based on the regulated and authorized offering documentation or using basic information provided by his bank or broker. In addition, the investor has an investment horizon of 3 to 5 years.

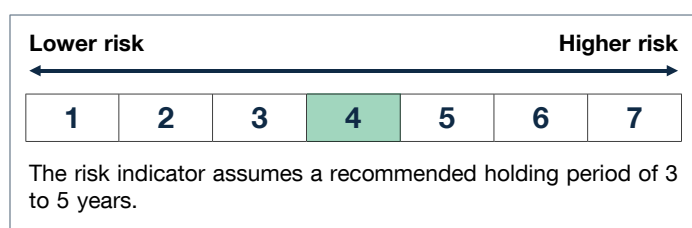
### Practical information

**Depository** The depository of the Fund is BNP Paribas S.A., Netherlands Branch.

**Further information** Further information on the Fund, including the most recent prospectus, the most recent share prices, the remuneration policy, the annual report and the semi-annual report, are free of charge available in English by e-mail request to BAM Investment Management B.V., Schiphol Boulevard 313, 1118 BJ Schiphol, The Netherlands, [info@obam.nl](mailto:info@obam.nl), or at [www.obam.nl](http://www.obam.nl).

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

### Risks



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 product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Further reference is made to the prospectus that outlines more information of the risk factors of this product.

## 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.

**This table shows your potential returns if you exit after 1 or 5 years, in different scenarios if you put in EUR 10,000 a year. You can compare them with the scenarios of other products. Your return depends on future market performance. Future market developments are uncertain and cannot be accurately predicted.**

**The unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the Fund 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.**

**Unfavourable:** this type of scenario occurred for an investment between December 2021 and October 2024.

**Moderate:** this type of scenario occurred for an investment between May 2017 and May 2022.

**Favourable:** this type of scenario occurred for an investment between October 2016 and October 2021.

| Recommended holding period |   | 5 years                  |   |
|----------------------------|---|--------------------------|---|
| Example Investment         |   | 10,000 EUR               |   |
| Scenarios                  |   | if you exit after 1 year | if you exit after 5 years<br>(recommended holding period) |
| Minimum                    | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |   |
| Stress                     | What you might get back after costs<br>Average return each year                       | 1,584 EUR<br>-84.2%      | 1,557 EUR<br>-31.1%                                       |
| Unfavourable               | What you might get back after costs<br>Average return each year                       | 8,026 EUR<br>-19.7%      | 10,189 EUR<br>0.4%  |
| Moderate                   | What you might get back after costs<br>Average return each year                       | 10,986 EUR<br>9.9%       | 16,577 EUR<br>10.6%*                                      |
| Favourable                 | What you might get back after costs<br>Average return each year                       | 14,622 EUR<br>46.2%      | 21,153 EUR<br>16.2%                                       |

## What happens if OBAM Investment Management B.V. is unable to pay out?

The assets of the Fund are kept separate from OBAM Investment Management B.V. A pay-out of the Fund's assets is therefore not affected by the financial position or possible default of OBAM Investment Management B.V. The financial instruments in the Fund's portfolio have been placed in the custody of BNP Paribas S.A. (the custodian). The Fund runs the risk that the assets held in custody may be lost as a result of liquidation, insolvency, bankruptcy, negligence of or fraudulent activities by the custodian. In such a case, the Fund may suffer a financial loss. However, this risk is limited to the extent that the custodian is required by law to keep the Fund's assets separate from its own. An investor compensation or guarantee scheme does not apply in the event of such a financial loss.

## What are the costs?

The person offering to sell you this Fund or advising you on this Fund may charge you additional costs. If so, that person will give you information about those charges and show you the effect that all charges have on 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. 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.

| Example Investment 10,000 EUR | if you exit after 1 year | if you exit after 5 years<br>(recommended holding period) |
|-------------------------------|--------------------------|---|
| Total Costs                   | 138 EUR                  | 762 EUR   |
| Annual cost impact*           | 1.4%                     | 1.0% each 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 11.6% before costs and 10.6% after costs.

## Composition of costs

| One-off costs upon entry or exit                                   |   | Annual cost impact if you exit after 1 year |
|--|---|---|
| <b>Entry costs</b>   | <b>0.30%</b> The entry fee is a surcharge on the net asset value and is charged upon entry. The fee will be paid to the Fund and will compensate for transaction costs, in order to protect incumbent investors. The fee is a maximum, the current fee can be consulted on <a href="http://www.obam.nl">www.obam.nl</a> . | <b>Up to 30 EUR</b>                         |
| <b>Exit costs</b>  | <b>0.30%</b> The exit fee is a surcharge on the net asset value and is charged upon exit. The fee will be paid to the Fund and will compensate for transaction costs, in order to protect incumbent investors. The fee is a maximum, the current fee can be consulted on <a href="http://www.obam.nl">www.obam.nl</a> .   | <b>Up to 30 EUR</b>                         |
| Ongoing costs taken each year                                      |   |   |
| <b>Management fees and other administrative or operating costs</b> | <b>0.66%</b> The ongoing costs consist of a management fee (0.50%) and a service fee (0.16%). For more information, please refer to the prospectus.   | <b>66 EUR</b>                               |
| <b>Transaction costs</b>   | <b>0.12%</b> Transaction costs mean the direct costs incurred by the Fund when buying and selling the underlying investments. Transaction costs consist of the broker fee, custody and settlement fee, execution fee and taxes.   | <b>12 EUR</b>                               |
| Incidental costs taken under specific conditions                   |   |   |
| <b>Performance fees</b>  | The Fund does not charge a performance fee.   | <b>0 EUR</b>                                |

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

**Recommended holding period is 3 to 5 years.**

This product is designed for medium-term investment holding periods. However, you can exit the Fund free of any penalty, each Dutch trading day. Orders placed before 16:00 on an affiliated fund distribution platform as published on the website or directly through the transfer agent BNP Paribas S.A., Luxembourg Branch, will be executed on the next trading day at the transaction price published on that trading day. The transaction price is published every Dutch trading day at 10:00 a.m. on [www.obam.nl](http://www.obam.nl)

## How can I complain?

In case you are dissatisfied with the Fund you can file a complaint. Complaints can be submitted via e-mail ([info@obam.nl](mailto:info@obam.nl)), telephone (+31 202998375)

or in writing (OBAM Investment Management B.V., Schiphol Boulevard 313, 1118 BJ Schiphol, The Netherlands). We will process your complaint as

soon as possible. For more information on our complaints procedure, please refer to our website: [www.obam.nl](http://www.obam.nl)

## Other relevant information

**Cost, performance and risk** Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Importance to note is that all performance scenarios calculated above are based solely on past performance of the Fund's share price.

Past performance is no guarantee for future returns. Therefore, investors should not base their investment decisions solely on the scenarios shown, as future returns and risks may differ from the illustrated historical risks and returns.

**Performance scenarios** Historical performance: at [www.obam.nl](http://www.obam.nl) you will find the current performance as well as the historical performance of the Fund. You will find historical performance going back up to 5 years.

**Past performance** You can view the fund's past performance on our website [www.obam.nl](http://www.obam.nl).

**Additional information** Additional information about the Fund can be obtained from the website: [www.obam.nl](http://www.obam.nl). The website includes information on the portfolio, ESG information of the Fund as well as legal documentation.

OBAM Investment Management B.V. can only be held liable on the basis of a statement contained in this document that is misleading, incorrect or not in accordance with the relevant parts of the prospectus of the Fund.