

August 2026

Commercial Document : Monthly Factsheet

Crelan Fund Global Equity DBI-RDT

Compartment managers :



Stijn Plessers



Michaël De Man

Compartment description

Crelan Fund Global Equity DBI-RDT is a compartment of Crelan Fund, a Belgian SICAV, with the Luxembourg-based management company Luxcellence Management Company SA acting as the management company, and where Econopolis Wealth Management NV acts as the delegated portfolio manager. The compartment aims to provide investors with long-term returns by taking moderate risks. This is achieved by investing in a diversified portfolio of equities without favoring any specific geographic region or sector.

Compartment overview

General

Compartment of :	Crelan Fund under Belgian law
Start date :	December 2017
Investment horizon :	5 years
Currency :	EUR
Share classes :	Distribution
ISIN code R-Class Distribution :	BE6298866748
Size :	EUR 122.32 M
NAV reporting :	L'Echo, De Tijd
Management fees and other administrative or operating costs° :	1.9% DIS
Transaction costs :	0.1% DIS
Performance fee :	n.a.
Entry fee :	max. 5.0%
SFDR classification° :	Article 8 sub-fund
Authorised in :	Belgium
Net Asset Value	
NAV° Class R-Dis :	EUR 144.67

Annual Returns R(DIS)	2025	2024	2023	2022	2021
BE6298866748	1.85%	19.40%	14.00%	-17.00%	16.70%
Cumulative Returns R(DIS)	Year To Date°		Month To Date°		
BE6298866748	9.42%		1.52%		
Actuarial Returns° R(DIS)	1 year	3 years	5 years	Since inception	
BE6298866748	14.05%	11.31%	5.29%	7.20%	

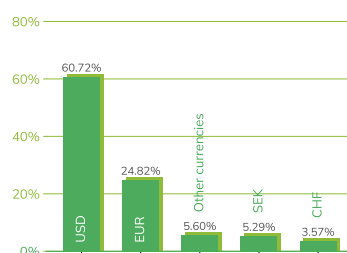
Evolution NAV° Crelan Fund Global Equity DBI-RDT R(BE6298866748 ; DIS)



Warning : Past returns and NAV evolution are not reliable indicators of future performance. The displayed returns and NAV evolution include ongoing charges but do not include potential entry/exit fees or taxes.

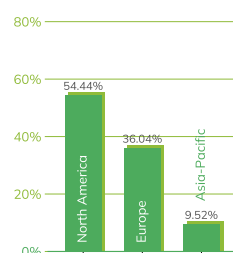
Currency distribution

percentage of total*

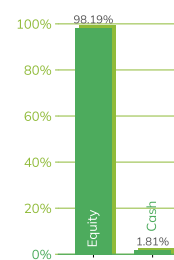


Geographical distribution equities

*percentage of equity compartment



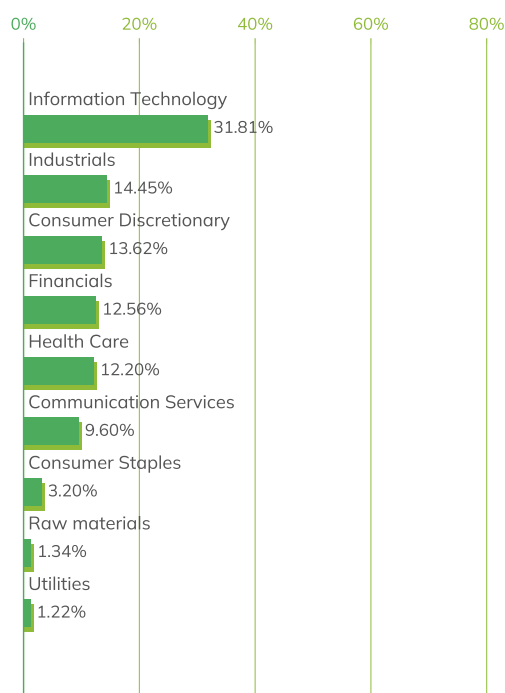
Allocation of assets



Equity Overview		% Total	Currency
1	NVIDIA	5.17	USD
2	Amazon.com	4.74	USD
3	Alphabet	4.38	USD
4	Microsoft	3.93	USD
5	Apple	3.92	USD
6	TSMC	3.07	USD
7	Alibaba Group Holding	1.99	USD
8	Palo Alto Networks	1.91	USD
9	Broadcom	1.9	USD
10	Tencent Holdings	1.85	HKD

Number of positions^o : 65

Sector breakdown of equities



Manager's commentary

The managers substantially expanded the position in Compass Group. Over the summer, the caterer confirmed strong organic growth, high customer retention and an upgraded profit outlook, while the new contracts around the supply of data centres form an additional growth engine. The position in Microsoft was also built up further, as an anchor within the structural investment wave in artificial intelligence. To finance these purchases, the managers trimmed a broad range of lines, including London Stock Exchange, Danone, L'Oréal and Applied Materials. Exposure to Palo Alto Networks was reduced after a strong run, with profit taken. The position in Markel was also lowered. The common thread remains a shift towards resilient, high-quality companies.

Risk



In the risk indicator, it is assumed that you hold the Product during the recommended holding period. Actual risk may vary significantly if you exit early, and you may receive back less. Risk category 4 reflects a moderate profit and/or loss potential of the portfolio. This is attributable to investments in equities and bonds of companies without geographical or sectoral restrictions. The synthetic risk indicator serves as a guideline for the risk level of this product compared with other products. The indicator shows how likely it is that investors may suffer losses on the Product due to market developments or because no funds are available for payments. Risks for this Product that are not adequately reflected in the indicator but may lead to a decrease in the Product's net asset value : **Currency risk (risk that the value of investments is affected by exchange rate fluctuations)** : The currency risk is high. Since the Product invests in equities on global markets, the net asset value may be affected by fluctuations in exchange rates of securities in the portfolio denominated in currencies other than the Product's base currency. **Risks related to investments in emerging markets** : This risk is medium. It concerns the risks associated with investing in emerging markets, which generally exhibit higher volatility than developed (mature) markets and whose value may rise or fall suddenly. Under certain circumstances, underlying investments may become illiquid, which may limit the manager's ability to sell all or part of the portfolio's shares. Emerging markets may have less advanced registration systems and regulation, increasing operational investment risks. These markets may also experience more frequent political risks and adverse economic conditions. **Risks related to investments in frontier markets** : This risk is medium. It relates to investments in frontier markets whose legal, judicial and regulatory infrastructure is still developing, creating significant legal uncertainty for both local and foreign participants. Frontier markets are considered economically slightly less developed than emerging markets. Some of these markets are highly risky for investors, who must ensure they understand the associated risks and assess whether the investment is appropriate. **Sustainability risk** : This concerns an ESG event or circumstance that could potentially or actually have a materially adverse effect on the value of the Product's investment.

Sustainability

This compartment applies a responsible investment policy based on four strategies : negative screening⁹, norms-based screening⁹, ESG integration⁹, and a best-in-universe approach in which only companies with strong ESG scores are selected. In addition, companies involved in controversial activities such as weapons production, tobacco, and harmful oil and gas extraction are excluded. This compartment also actively uses its voting rights to promote sustainability and good governance. To learn more about this, you can consult the sustainable investment policy of this compartment via the following link. If you wish to invest in this compartment, all of its sustainable characteristics and objectives must be taken into account.

Investment policy

The objective of the Product is primarily to seek maximum growth of the invested capital, mainly through investments in equities worldwide, while ensuring that shareholders subject to corporate income tax benefit from attractive dividends that are deductible from definitively taxed income. The objective of the Product is to distribute annually to the distribution shares at least 90% of the income collected by the Product, after deduction of fees, commissions and costs, in accordance with Article 203 W.I.B. 92 and all subsequent provisions relating thereto. To achieve this objective, the Product invests both in companies active in developed markets (Europe, United States and Japan) and in companies active in emerging and new markets ("emerging and new markets") with a maximum of 10% in the latter. Of the selected companies, at least 80% are exposed to long-term trends, notably : agriculture and food, energy, raw materials, ICT (information and communication technologies) and activities responding to the growth, ageing and urbanisation of the world population. The Product does not invest in shares of companies which, based on the ethical investment guidelines of the Norwegian Government Pension Fund (Government Pension Fund Norway) ("Exclusion List", as published on the website of Norges Bank (<https://www.nbim.no/en/responsibility/exclusion-of-companies/>), are excluded from the investment universe. The Product has no benchmark. The Product is actively managed. The manager of the investment portfolio has a certain discretionary power in the composition of the Product's portfolio in accordance with the investment objectives and the investment policy. To a limited extent, the Product may also invest up to 10% of its portfolio in money market instruments, units of undertakings for collective investment, derivatives, deposits and cash. Currency risk is not systematically hedged. The managers decide whether or not to fully or partially hedge currency risk depending on their expectations regarding the evolution of currencies against the euro. The Product may also invest in financial derivatives including options, futures and swaps, etc. The financial derivatives used are based on equities or equity indices or on securities comparable to equities, on bonds or bond indices or on cash in various currencies. This list is not exhaustive. These transactions may equally be carried out for hedging purposes as for achieving the Product's investment objectives. Their use as such does not increase the risk profile of the Product. The Product promotes certain environmental and social characteristics within the meaning of Article 8 of the SFDR and good governance practices through a policy of exclusions and binding integration of ESG criteria in the investment process. This policy can be consulted at : <https://www.crelan.be/nl/particulieren/product/crelan-fund-global-equity-dbi-rdt>. Although it does not have a sustainable investment objective, the Product will have a minimum share of 75% in sustainable investments. The Product has a minimum alignment of 90% with the E/S characteristics. This policy is binding for the manager of the Product. A two-step procedure is applied : A step to exclude certain companies (mainly based on the Exclusion List of the Norwegian Government Pension Fund and the Global Compact of the United Nations) and to exclude the IFC list of Exclusions and ineligible activities (for example securities issued by companies under Belgian law or foreign law whose activities, in whole or in part, relate to cluster munitions) ; An ESG filter based on ESG scores from Clarity AI : retention of the best issuers of financial products with the best ESG risk score and exclusion of companies with the highest controversy scores in terms of severity. This is a Product with distribution shares. Subscription and redemption : Daily. Contact your distributor for cut-off time.

Fiscal regulation

Withholding tax on dividends* : 30.0% (only applicable to DIS)

Capital gains tax on financial assets* : 10% on capital gains realised since 01/01/2026, with an annual exemption of €10.000/person (indexed, accruable up to €15.000) ; historical capital gains up to and including 31/12/2025 are exempt. The investor must take the necessary steps themselves. *applicable to a natural person resident in Belgium

Warning

The sub-fund has been approved for distribution only in Belgium. The prospectus and the Key Information Document are available on this website. This document is a general document intended for a broad audience and is not based on information about the reader's personal situation. No assessment was made of the reader's knowledge and experience, nor of their financial situation or investment objectives. The financial instruments mentioned in this document may therefore not be appropriate or suitable for the reader. The document therefore contains only product information about the financial instruments mentioned and cannot be considered investment advice. The current prospectus (EN), the Key Information Document (NL, FR, ENG), and the latest audited annual report (NL) of the SICAV are available free of charge from Conventum TPS, 16 Boulevard Royal L-2449 Luxembourg. These documents must be read before subscribing. In addition, the latest semi-annual report may provide further information. The value of this product can be consulted on the website of De Tijd.

Complaints : Crelan Complaints Service, ANT10103, Sylvain Dupuislaan 251, 1070 Brussels, or via the following form. Ombudsman in financial disputes, Ombudsfm VZW – North Gate II – Koning Albert II-laan 8 bus 2 – 1000 Brussels, e-mail : ombudsman@ombudsfm.be.

The appointed management company of the UCITS is of Luxembourg nationality. The management company may discontinue the offering of the sub-fund in Belgium.

Investors may obtain a summary of investor rights (available in Dutch, French, and English) on this webpage.

Commercial document : This is advertising. Consult the UCITS prospectus and the Key Information Document before making any investment decision.

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Technical terms°

Actuarial return	The annual return that an investor can expect from an investment over a given period, taking into account the reinvestment of intermediate income such as coupons or dividends.
Management fee	The annual fee charged by the fund manager for managing the sub-fund.
Fundsquare	An online platform where financial information about funds and their Net Asset Values (NAV) is published.
SFDR classification	Sustainable Finance Disclosure Regulation. This classification indicates the extent to which a fund integrates sustainability criteria into its investment strategy.
NAV (Net Asset Value)	Unit value of the internal investment compartment (e.g., on the stated date and in the currency of the internal fund).
Number of positions	The total number of securities from the above asset class in the compartment.
Negative screening	Exclusion of companies through, among other things, the Norwegian exclusion list.
Norms-based screening	The investment process in which companies are screened for compliance with international standards, such as those of the United Nations, and potentially excluded if they violate these standards.
ESG integration	his is the strategy of integrating Environmental, Social, and Governance (ESG) criteria into the investment process.
Month To Date	Shows the return or performance from the beginning of the current month up to the most recent valuation date (see 'Data as of' below).
Year To Date	Shows the cumulative return or performance from the beginning of the calendar year up to the most recent valuation date (see 'Data as of' below).
Consumer staples	Products that people continue to buy regardless of economic conditions, such as food, beverages, and personal care items. These are basic necessities and therefore show little fluctuation in demand.
Consumer discretionary	Products for which demand is highly dependent on the economic cycle, such as cars, travel, and luxury goods. During periods of economic growth, demand increases, while it often declines during recessions.
Emerging markets	This refers to the financial market of a country that has so far lagged in economic development but whose prospects are promising.
Raw materials	Companies active in the extraction and processing of basic materials such as metals, mining, chemicals, and forestry products.