EUROBANK
FMC-LUX

KEY INFORMATION DOCUMENT

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.

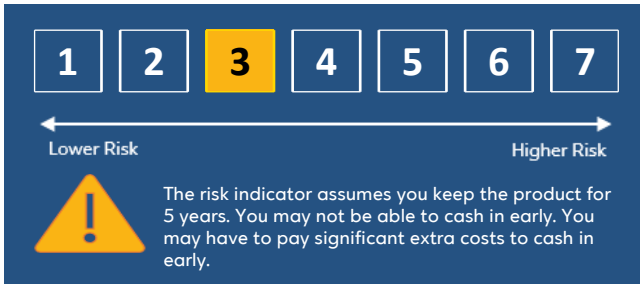
Product

INTERAMERICAN (LF) FUND OF FUNDS - GLOBAL HIGH
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group
ISIN: LU1923391541
Call for more information: +30 210 3352800
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Eurobank Fund Management Company (Luxembourg) S.A. in relation to this Key Information Document.
This PRIIP is authorised in Luxembourg.
Eurobank Fund Management Company (Luxembourg) S.A., is authorised in Luxembourg and regulated by The Commission de Surveillance du Secteur Financier (CSSF).
Date of Production of the Key Information Document: 01/01/2023

What is this product?

Type: (LF) Fund of Funds is a mutual investment fund ("fonds commun de placement") organized under Part I of the Luxembourg law of 17 December 2010 on undertakings for collective investment.
Term: The Fund and each of the Sub-Funds have been established for an unlimited period of time.
Objectives: This Sub-Fund aims to achieve medium / long term capital growth by providing an aggressive, balanced investment exposure to various asset classes including equities, bonds, property, commodities and cash. The Sub-Fund invests mainly in funds (UCITS and/or other UCIs, ETFs) which mainly invest in a) equity securities and derivatives, b) transferable debt securities and derivatives c) commodities through eligible instruments and derivatives and d) bank deposits and/or money market instruments. Selection of the underlying funds is based on a quantitative and qualitative analysis on a frequent ongoing basis in order to contribute positively in the funds' objective. The Sub-Fund may and will at times invest (up to 50% of its net assets) directly in bank deposits and money market instruments. The Sub-Fund may use financial derivatives , for hedging purposes, to reduce the impact of market movements, credit risks, currency fluctuations and interest rate risks.
The Sub-Fund is actively managed which means that the investment manager is actively making investment decisions for the Sub-Fund. The latter is not managed in reference to a benchmark. You can buy or sell shares of the Sub-Fund on a daily (bank business days in Luxembourg and Greece) basis. All income of the Sub-Fund is reinvested.
For full investment objectives and policy details please refer to the prospectus.
Depositary: Eurobank Private Bank Luxembourg S.A
Intended retail investor: Is addressed to investors with a medium-long horizon seeking professional management of their money with immediate liquidity and low costs, aiming for capital gains through their participation in a diversified portfolio appropriate to investment objective of the product, while at the same time they are familiar with the possible loss part of their capital.

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



Risk Indicator

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.
The Fund is classified in the specific category because its share price may fluctuate little comparative to higher categories classifications, but more comparative to lower ones. The likelihood of bigger losses or gains is comparatively small.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

The Risk / Reward profile is a reasonably accurate reflection of the risk inherent in the Fund under past market & operational conditions. As regards potential future extraordinary events during the Fund, these are not captured by the Risk / Reward profile; other risks not captured by it include: Liquidity risk. This is the risk that the Fund will not be able to pay redemption proceeds within the time period stated in the Prospectus, because of unusual market conditions, an unusually high volume of redemption requests, or other reasons. Valuation risk, the risk that arises from dysfunctional financial markets that might lead to unfair valuation of the fund. Operational risk, the risk of failure due to human error or a problem in systems or/and processes.

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.
The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4.790 €	4.800 €
	Average Return each year	-52,09%	-13,64%
Unfavourable Scenario	What you might get back after costs	8.950 €	9.290 €
	Average Return each year	-10,51%	-1,46%
Moderate Scenario	What you might get back after costs	10.520 €	12.520 €
	Average Return each year	5,21%	4,60%
Favourable Scenario	What you might get back after costs	12.310 €	14.010 €
	Average Return each year	23,05%	6,98%

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.
The unfavourable scenario occurred for an investment between 31/03/15 - 31/03/16 (if you surrender after 1 year) and between 29/10/21 - 31/10/22 (if you surrender after 5 years).The moderate scenario occurred for an investment between 30/09/16 - 29/09/17 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after5 years).

What happens if Eurobank Fund Management Company (Luxembourg) S.A. is unable to payout?

The assets of the UCITS are kept by its Depositary, "Eurobank S.A.". In case of insolvency of the Management Company, the assets of the UCITS, the safekeeping of which has been assigned to the custodian, will not be affected.

What are the costs?

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 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 surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Total Costs	162 €	859 €
Annual cost impact (*)	1,6%	1,7%

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 6,26% before costs and 4,60% after costs

Composition of Costs

One-off costs upon entry or exit		If you surrender after 1 year
Entry Costs	3,00% of the amount you pay in when entering this investment.	300 EUR
Exit Costs	0,00% of your investment before it is paid out to you.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,62% of the value of your investment per year.This is an estimate based on actual costs over the last year.	162 EUR
Transaction Costs	0,00% 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.	0 EUR
Incidental costs taken under specific conditions		
Performance fees	None	0 EUR

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

Recommended holding period: 5 years

Given the nature of the underlying investments of the Fund and its objective, a minimum holding period of 5 years is recommended. In most cases, added value in the fund will be generated over the longer term. Shareholder will be able to sell at all times according to exit fees policy

How can I complain?

Unitholders have the right to complain free of charge via mail 534, Rue de Neudorf, L-2220 Luxembourg or email info@eurobankfmc.lu.

Other relevant information

The depositary of the Fund is Eurobank Private Bank Luxembourg S.A.

You can obtain further information about this Fund or other share classes or Funds of the Company, including the prospectus and latest annual and semi-annual reports in English, as well as daily unit prices, free of charge from our website www.eurobankfmc.lu.

The previous performance scenarios calculations will be published on a monthly basis, and will be available on our company's website www.eurobankfmc.lu.

The information about past performances over the last 4 years, are available on our company's website www.eurobankfmc.lu.

This PRIIP is specific to the Fund and share class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the entire umbrella (LF) Fund of Funds. Other KIIDs are available for all other UCITS Funds along with their prospectus and annual reports. Assets and liabilities of each Fund of the umbrella (LF) Fund of Funds are segregated by law, therefore, only the profit or loss of this Fund has an impact on your investment.

This Fund is subject to the tax legislation of Luxembourg which may have an impact on your personal tax position. Please contact a tax advisor for further details.

Eurobank Fund Management Company (Luxembourg) S.A 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 for the (LF) Fund of Funds.

The details of the up-to-date remuneration policy of Eurobank Fund Management Company (Luxembourg) S.A., including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, are available on the web-site www.eurobankfmc.lu. A paper copy will be made available free of charge upon request.

Investors may switch their shares in the Fund for shares in another Fund within (LF) Fund of Funds. Switching details are provided in the Umbrella Fund prospectus

EUROBANK
FMC-LUX