

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.

(LF) Fund of Funds - Life Cycle 2032, a sub-fund of (LF) Fund of Funds Group Pension Class, ISIN : LU1668837922, Currency: EUR

This Fund is managed by Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

Objectives and Investment Policy

This Fund is actively managed and its investment objective is to achieve capital appreciation in the long term.

The Fund has a clearly defined target investment date: 31 December 2032 (the "Target Date") which sets the time-frame within which the investment strategy of the fund will unfold along the general guidelines described hereafter:

The Fund adopts a moderately high risk profile at the start of the Investment period when the Target Date is still relatively distant. Subsequently and progressively, the Fund will be increasing its allocation to assets that have a lower risk as the Target Date approaches. On Target Date, the Fund is expected to be invested mainly in debt instruments and/or cash investments.

The Fund invests primarily in UCITS and/or UCI which invest in debt securities, equities, money market instruments, time deposits, cash, as well as in financial derivative instruments including Exchange Traded Funds (ETF). When the investment in UCITS and/or UCI is not considered appropriate, the Fund may be invested directly in underlying targeted assets. Emphasis is placed on international diversification of investments.

The Directors will decide before the Target Date, whether the Fund will be liquidated or contributed to another Fund or to another UCITS of the Management Company to the best interest of shareholders.

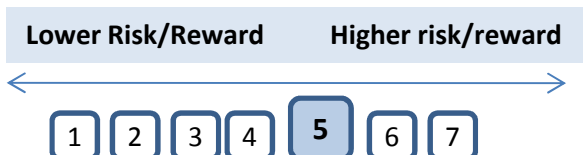
You can buy or sell shares of the Fund on a daily (bank business days in Luxembourg and Greece) basis.

All income of the Fund is reinvested.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money before the maturity of its investment strategy.

For full investment objectives and policy details please refer to the prospectus.

Risk and Reward Profile



What do these numbers mean? They rate how the Fund may perform and the risk of losing part of your capital. Generally the potential for higher gains also mean a larger risk of losses. The lowest category does not mean a risk free investment.

Historical data, such as ones used for calculating this indicator, may not be a reliable indication of the future risk profile of this Fund.

The risk and reward category for this Fund is not guaranteed to remain unchanged, and may shift over time.

For additional details on risks, please refer to the prospectus.

Why is this Fund in category 5? The Fund is classified in the specific category because its share price may fluctuate moderately comparative to higher or lower categories classifications. Therefore the likelihood of bigger losses or gains is comparatively moderate.

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 different from those occurred in the past history of the Fund, these are not captured by the Risk / Reward profile; other risks not captured by it include -the risk due to operational failure, i.e. human error or failure in systems and processes, -the risk due to unforeseeable unusually big orders by clients to exit the Fund, which may result in worse than expected entry/exit price levels, -in cases that the Fund invests in derivatives, mainly the risk of failure of derivative counterparties to fulfill their obligations.

Charges

Investments in this Fund are subject to the following charges:

One - off charges taken before or after you invest

Entry Charge	2.00%
Exit Charge	0.50%

Charges taken from the Fund over each year

Ongoing Charges	1.03%
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Charges taken from the Fund under certain conditions

Performance Fee	None
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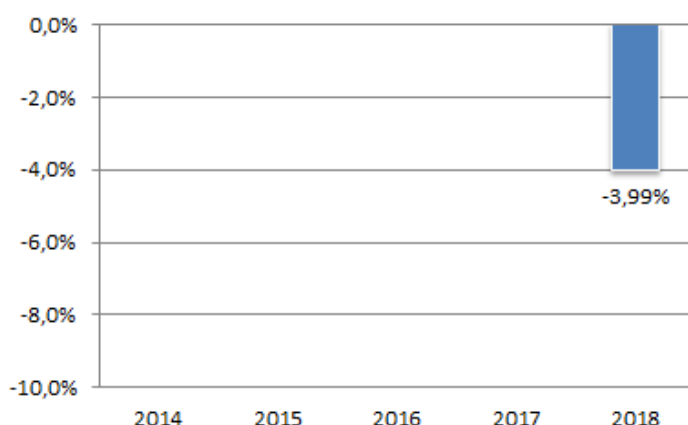
The entry and exit charges shown are maximum figures and in some cases you may pay less. You can find out the actual charges from your financial advisor or distributor.

Ongoing charges are a provision of the annual expenses of the Fund based on the latest available relevant data of a similar share class as of the publication date of this document. This figure may vary from year to year.

The charges you pay are used to pay the costs of running this Fund, including the costs of marketing and distributing the Fund. These charges reduce the potential growth of the investment. Investors may switch between other Funds of the Umbrella Fund. Switch charges may be applied in certain cases.

For more information on all charges, please refer to the section FUND CHARGES AND EXPENSES of the prospectus which can be found at websites www.eurobankfmc.lu.

Past Performance



These figures show by how much the Fund increased or decreased in value during each year shown.

The class was launched on 29.09.2017.

The past performance shown here takes account of all ongoing charges and performance fees, but not the entry/exit charges.

The net asset value and related performance are calculated in EUR.

Please be aware that performance in the past is not a reliable indicator of future results.

Practical Information

Depository Bank

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

Further Information

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.

Specific Fund Information

This KIID 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.

Conversion of units /shares

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.

Tax Legislation

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.

Liability Statement

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.

Remuneration disclosure

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.

This Fund is authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

This key investor information is accurate as at 7th February 2019.

