EUROBANK
FMC-LUX

(LF) Income Plus $ Fund

MARKETING COMMUNICATION
9/2026

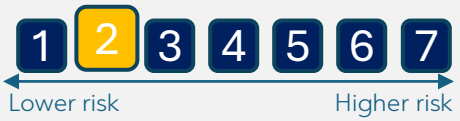
Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Bond	$ 76.375.630,03	No Benchmark

Liquidity	Management Company	Investment Manager	Custodian Administrator	Auditor
Daily	Eurobank FMC-LUX	Eurobank Asset Management M.F.M.C.	Eurobank Private Bank Luxembourg S.A.	KPMG

Investment Objective

The investment objective of the Sub-Fund is to invest its assets primarily in bank deposits and money market instruments (principally denominated in US dollar or other currencies linked to the US dollar). Secondarily the Sub-Fund invests in investment and non investment grade transferable debt securities (incl. fixed and variable interest rate securities) such as government bonds and corporate bonds, admitted to an Official Listing or dealt in on a Regulated Market and denominated in US dollar or other currencies hedged against the US dollar, as well as in structured financial instruments and financial derivative instruments for the purposes of efficient portfolio management or hedging.
The Sub-Fund is not allowed to invest in equity securities.
Liquidities, undertakings for collective investments, financial derivative instruments, structured financial instruments, securities lending and repurchase agreements may be used within the limits described in sections 3.1. and 4. in the full Prospectus.

Risk Indicator (in yellow)



Complementary information on risks can be found in the risk section of this document and in the prospectus.

Investor Profile

The Sub-Fund is suitable for investors with short & medium term horizon who seek to combine returns above money market rates, low volatility and immediate liquidity.

Market Commentary

The third quarter of 2026 was characterized by persistent inflation, further monetary policy tightening, and a sharp rise in U.S. Treasury yields.The Personal Consumption Expenditures (PCE) deflator declined slightly, from 3.5% at the beginning of the quarter to 3.4% at the end, but remained above the U.S. Federal Reserve's (Fed) 2% target. During the quarter, the Fed increased the target range for the federal funds rate by 25 basis points (0.25 percentage points) to 3.75%-4.00%.The U.S. Treasury yield curve experienced a pronounced bear steepening between the 2-year and 10-year maturities, as long-term yields rose faster than short-term yields. Specifically, the yield on the 2-year Treasury increased from 4.17% to 4.89%, while the yield on the 5-year Treasury rose from 4.23% to 5.09%. Similarly, the yield on the 10-year Treasury increased from 4.47% to 5.28%, and the yield on the 30-year Treasury rose from 4.95% to 5.63%.The spread between 10-year and 2-year Treasury yields (10-year to 2-year spread) widened from approximately 29 to 40 basis points. The rise in yields exerted downward pressure on bond prices across the entire maturity spectrum.

Portfolio Strategy

The portfolio maintained a defensive interest rate position throughout the quarter. Modified duration declined from 1.06 years at the start of the quarter to 0.97 years at the end of the quarter. Reference index duration fell from 1.83 to 1.76 years, leaving the portfolio approximately 0.80 years underweight at the end of the quarter. This lower duration reduced sensitivity to the rise in Treasury yields, all else equal. Corporate credit remained the core of the book, although its notional weight eased from 53.68% to 50.84%. Against a reference index allocation of 25.35%, the corporate overweight stood at 25.49 percentage points at the end of the quarter. Corporate debt remained the dominant source of duration, with its contribution declining from 1.35 to 1.19 years. The largest issuer contributions included General Motors Financial at around 0.14 years and Credit Agricole at 0.10 years. Net government exposure increased from 8.92% to 15.57%, while its duration contribution became less negative, moving from -0.29 to -0.22 years. The government sleeve therefore continued to subtract from overall interest rate sensitivity despite the increase in exposure. Cash declined from 6.07% to 3.47%, having reached 7.90% during the quarter, as government exposure increased.

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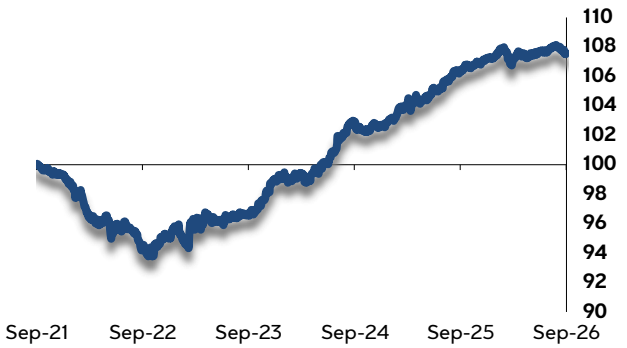
Share Classes	Eurobank	Private Banking	Eurobank I
Currency	USD	USD	USD
Inception date	18/9/2006	10/12/2014	17/1/2014
Assets (class currency)	72.954.625,15	1.798.185,76	1.622.819,12
NAV	1,3967	1,3967	1,4557
ISIN code	LU0273967041	LU1102786594	LU0273966746
Bloomberg ticker	EEMMIPF LX	PBIPUSD LX	EEMEFGI LX
MorningStar Rating	2-star	-	3-star
Maximum Entry fee: up to	2% (0,25% - 0,50%)	2% (0,25%-0,30%)	2% (0%)
Maximum Redemption fee: up to	1% (0%-0,50%)	0% (0%)	0% (0%)
Conversion fee		Difference in Entry Fees	
Maximum Management Fee: up to	1,9% (0,75%)	1,9% (0,75%)	0,9% (0,20%)
Ongoing Charges	0,98%	0,98%	0,39%
Redemption scheme	T+2	T+2	T+2

Maximum fees as disclosed in the Prospectus. Actual fees currently applied are shown in parentheses.
Ongoing charge figures takes into account annual management fee
Additional costs apply to the investment and may influence the overall return, further information is available in the prospectus

Cumulative Returns per Share Class

Share classes	YTD	1 Year	3 Years	5 Years
Eurobank	0,34%	1,19%	11,26%	7,58%
Private Banking	0,34%	1,19%	11,26%	7,58%
Eurobank I	0,79%	1,80%	13,27%	10,83%

Price Evolution



Annual Returns per Share Class

Share Classes	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Eurobank	4,40%	3,69%	4,26%	-4,37%	-1,66%	1,00%	2,71%	1,58%	1,15%	0,79%
Private Banking	4,40%	3,69%	4,25%	-4,37%	-1,65%	1,01%	2,71%	1,58%	1,15%	0,79%
Eurobank I	5,02%	4,32%	4,88%	-3,80%	-1,06%	1,61%	7,82%	-	-	-

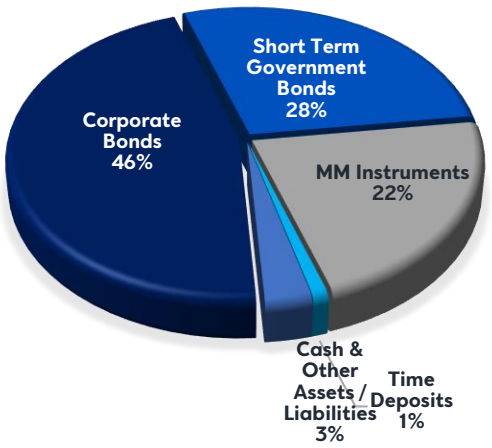
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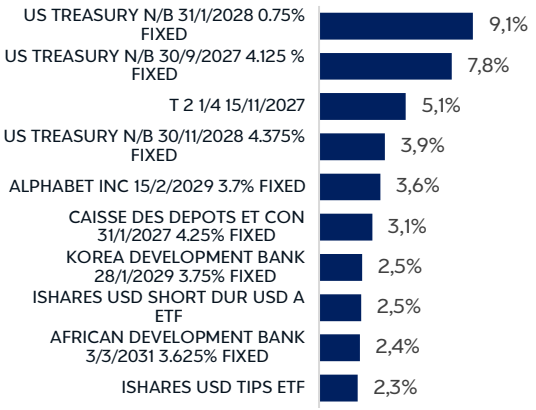
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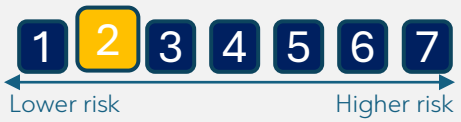
Asset Allocation



10 Major Holdings



Risk Indicator (in yellow)



The risk indicator assumes you keep the investment for 3 years.

* Risk indicator refers to Eurobank Share Class.

The risk indicator provides guidance on the level of risk associated with this product compared to others. It highlights the likelihood of the product incurring a financial loss. A lower value of the Risk Indicator suggest more stable, less volatile investments. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Risk statistics

Standard Deviation:	1,13%
VaR:	0,65%
YTM:	5,11%
Duration:	1,16 yrs

Standard deviation has been calculated using a data sample from the past 12 months. The VaR analysis employs the Historical Simulation method, using the 99th percentile as the confidence interval and historical data from the same 12-month period. The reported VaR level corresponds to a one-month VaR.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator. This rating does not take into account other risk factors which should be considered before investing, these includes: Interest rate risk is the risk that the value of an investment will change due to changes in the level of interest rates. Credit risk involves the risk that an issuer of a bond or similar money market instruments or OTC derivative held by the Fund may default on its obligations to pay revenue and repay principal and the Fund will not recover its investment. Please refer the "Risk factors" section of the prospectus of the Fund

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Complementary Information

The Sub-Fund is classified under Article 6 of Regulation (EU) 2019/2088 (SFDR). It does not promote environmental or social characteristics and does not have sustainable investment as its objective.

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In accordance with the conditions laid down in the Article 93a of Directive 2009/65/EC, the management company Eurobank FMC-LUX may decide to terminate the arrangements made for the marketing of its collective investment undertakings in a EU Member State.

A summary of investor rights including termination of marketing arrangements is available in English in the form of the Investor Rights Summary, accessible in the Legal section of the website https://eurobankfmc.lu/-legal-47-.

Glossary

Standard deviation: is the standard statistical measure for total volatility (risk). It measures how much returns fluctuate from the average over a certain period. Comparing different funds Products, higher Standard Deviation means the investment is riskier, as returns may vary significantly from the expected average.

Value at Risk percentage (VaR %): quantifies the maximum expected loss of a portfolio over a specified time period at a defined level of statistical confidence. For example, a monthly 99% VaR of 2% means that there is a 99% probability that the fund will not lose more than 2% of its value in any given month. (The 1% represents the chance that the loss will exceed 2%.)

Yield To Maturity (YTM): Represents the total return an investor can expect to earn if a bond is purchased at its current market price and held until maturity. It is the internal rate of return (IRR) that equates a bond's future cash flows to its current market price.

Duration: Is a measure of a bond's sensitivity to changes in interest rates. It represents the weighted average time, in years, required to receive the bond's cash flows. The higher the duration, the more sensitive the bond is to interest rate fluctuations.

Morning Star rating: ratings reflect the fund's historical performance, adjusted for risk, in comparison to similar funds within its category. These ratings are current as of March 2026 and may change over time. They are intended as a reference point and do not constitute investment advice or a guarantee of future results. The overall star rating for each fund is calculated using a weighted average of its ratings over the past 3-, 5-, and 10-year periods. Morningstar assigns ratings from 1 to 5 stars, with 5 stars representing the highest performance relative to similar funds in the same category.

Credit Spreads: Is the difference in interest rates (yields) between safe bonds and risky bonds. Credit spreads tell us how much extra return investors demand for taking on more risk.

Yield curve positioning: how the fund adjusts investments depending on interest rate levels across different maturities

Contacts

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