EUROBANK
FMC-LUX

MARKETING COMMUNICATION

(LF) Fund of Funds – LIFE CYCLE 2042

09/2025

Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	€ 23.819.535,18	-

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

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 2042 (the "Target Date") which sets the time-frame within which the investment strategy of the fund will unfold along the general guidelines described hereafter:

Market Commentary

For the quarter ending 29/9/2025, (LF) Fund of Funds - Life Cycle 2042 (Eurobank I class) returned +4.71%. During the period, all asset classes rallied. Global Equities outperformed returning +6.80% followed by Commodities +2.92%, REITS +2.78%, Cash +0.509% and Bonds (EUR Brd Mkt) +0.15%, all in Euro terms. Over the same period, among the major equity market indices MSCI US gained the most with +7.40%, MSCI AC World gained +6.80%, MSCI Japan returned +6.02% and MSCI Europe +2.73% in Euro terms. Outside of the developed markets, Frontier Markets outperformed with the MSCI Frontier Markets gaining +13.84%. MSCI EM gained +9.53% and MSCI BRIC gained +8.62% in Euro terms. In the bond markets, ICE BofAML US Broad Market gained +2.07%, ICE BofAML Global Broad Market gained +0.61% and ICE BofAML EUR Broad Index gained +0.15% in Euro terms. The Dollar depreciated against the Euro dropping by -0.03% during the same period, with the ECB Ref. set at 1.1723 on 29/9.

Share Classes	Eurobank I	Eurobank Group Pension	Z acc
Currency	EUR	EUR	EUR
Inception date	13/11/2017	29/9/2017	15/5/2020
NAV (class currency)	22.546.492,74	222.700,64	1.050.341,80
Assets (class currency)	1,6929	1,6531	1,6299
ISIN code	LU1668836957	LU1668837096	LU1827030443
Bloomberg ticker	LFEU42I LX	LFEU42G LX	LFZAC42 LX
MorningStar Rating	3-star	-	2-star
Entry fee	Up to 2,00%	Up to 2,00%	Up to 2,00%
Redemption fee	Up to 0,50%	Up to 0,50%	Up to 0,50%
Conversion fee		Difference in Entry fees	
Redemption scheme	T+4	T+4	T+5

Investment Profile

The Sub-Fund is suitable for investors who have a specific investment horizon as part of their retirement plan. It may not be suitable for investors who plan to withdraw their money before the investment strategy matures.

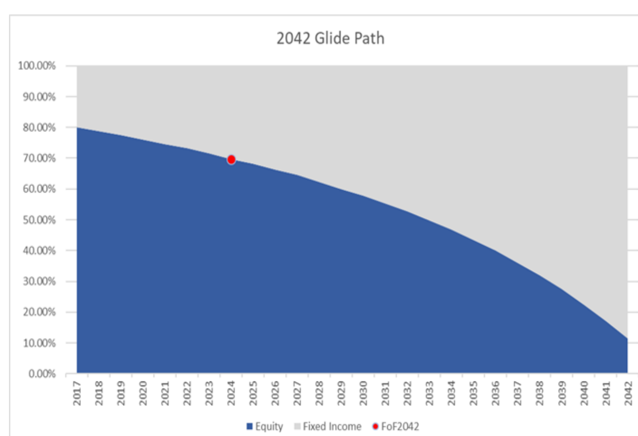
The Fund adopts a moderately high-risk profile at the start of the Investment period when the Target Date is still relatively distant. Subsequently and progressively, the Fund will be increasing its allocation to assets that have a lower risk as the Target Date approaches. On Target Date, the Fund is 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.

Portfolio Strategy

For the quarter, (LF) Fund of Funds - Life Cycle 2042 had an average equity exposure of 67.86%, with a maximum exposure of 72.9% in July and a minimum of 66.8% in July. By quarter-end, the equity exposure was at 67.7%. Average effective allocation in North American equities was 46.0%, 10.7% in Europe and 3.3% in Japan, while approximately 7.9% was the equity exposure in all other regions. The average exposure in bonds was 29.64%, ranging between 25.1% and 30.8% with an average effective duration of 6.7 years, while 20.9% was allocated in sovereign, and 8.7% in corporate bonds. During the period, the sub-fund had an average cash exposure of 2.50%.



UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS
PLEASE REFER TO THE PROSPECTUS AND KEY INFORMATION DOCUMENT BEFORE MAKING ANY FINAL INVESTMENT DECISION

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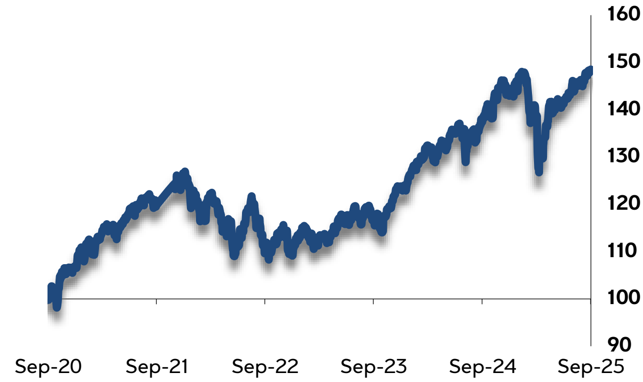
Cumulative Returns per Share Class

Share classes	YtD	1 Year	3 Years	5 Years
Eurobank I	3,53%	8,09%	35,32%	48,53%
Eurobank Group Pension	3,73%	8,29%	34,85%	46,46%
Z acc	3,41%	7,85%	33,22%	43,53%

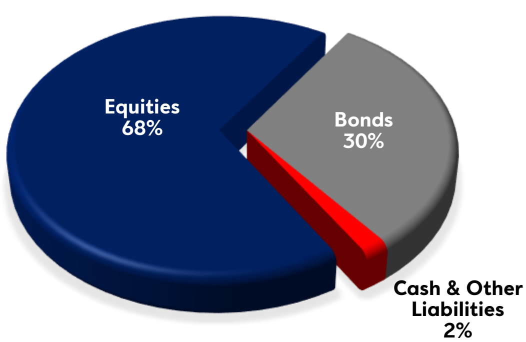
Price Evolution



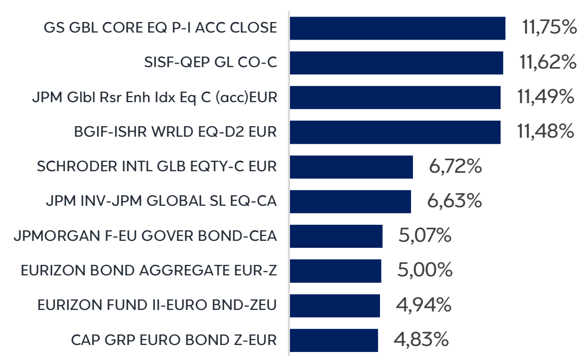
Annual Returns per Share Class

Share classes	2024	2023	2022	2021	2020	2019	2018
Eurobank I	15,90%	13,39%	-13,64%	18,27%	5,62%	20,06%	-4,75%
Eurobank Group Pension	15,88%	12,95%	-14,09%	17,67%	5,06%	19,41%	-4,80%
Z acc	15,41%	12,49%	-14,43%	17,19%	15,12%	-	-

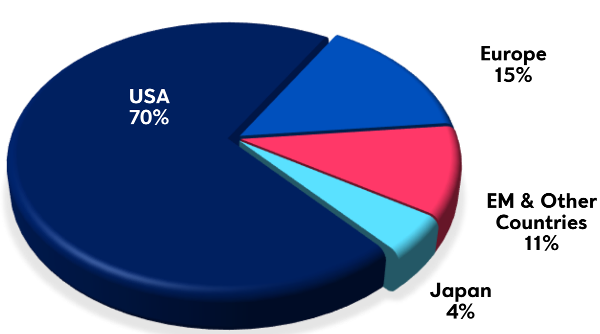
Asset Allocation



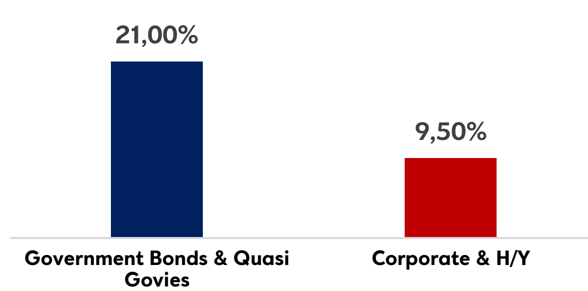
10 Major Holdings



Equity Portfolio – Geographical Allocation



Fixed Income Portfolio Breakdown



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Risk Indicator

1 2 **3** 4 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the investment for 17 years.

* Risk indicator refers to Eurobank I 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:	11,00%
VaR:	11,40%
Beta:	0,51
R-Squared:	32,70%

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: 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. Interest rate risk is the risk that the value of an investment will change due to changes in the level of interest rates. The risk associated with the use of financial derivative, is related with the leverage structure of such products. Please refer the "Risk factors" section of the prospectus of the Fund

Complementary Information

(LF) Funds of Funds portfolios breakdown is based on individual Third Parties Funds analysis provided by external sources which Eurobank Asset Management MFMC is not able to confirm and/or reproduce.
SFDR article is Article 6: investments in the fund can be allocated to projects that promote sustainable development. For detailed disclosures, please consult the relevant annex of the prospectus.
Morningstar Ratings are as of September 2025 and may change over time. The rating represents an assessment of the fund’s past performance, adjusted for risk, relative to peers in its category. It does not constitute investment advice or guarantee future performance.
This material is provided for informational purposes only and does not constitute investment advice, an offer to purchase, or a solicitation to sell the product. Potential investors are advised to thoroughly review the latest prospectus and Key Information Document (KID) and consult the most recent financial reports before subscribing to this financial instrument, in particular the risk, costs and ESG sections. These documents are available in both Greek and English in the Mutual Funds section of the website www.eurobankam.gr.
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 is available in the form of the Voting Right Policy, accessible in the Legal section of the website https://eurobankfmc.lu.

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%.)
Beta: is a measure of an investment's volatility relative to the overall market (or benchmark). The market's Beta is always 1.0. If a fund's Beta is lower than 1.0 (e.g., 0.80), the fund is expected to be less sensitive to market movements. For example, if the market rises by 10%, a fund with a Beta of 0.80 is expected to rise by 8%. Beta is a useful indicator of how much a fund might fluctuate, but it’s just one piece of the puzzle. It’s always best to look at the full picture, including your goals, time horizon, and other key metrics before making any investment decisions.
R-Squared %: provides a view of the extent to which a fund's performance is driven by the market. It essentially measures the degree to which a fund's performance is driven by systematic market factors versus factors unique to the fund manager's decisions.
For example, if a fund has an R-Squared of 60%, this means that only 60% of its performance can be attributed to the market index, while the remaining 40% reflects the fund manager's specific skill and portfolio choices.
A fund with a high R-Squared value might be more suitable for investors seeking market-like returns, while a fund with a low R-Squared value might be preferred by those seeking more unique or diversified returns.
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 September 2025 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.

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