

Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	-	-
Liquidity	Management Company	Investment Manager	Custodian Administrator	Auditor
Daily	Eurobank FMC-LUX	Eurobank Asset Management MFMC	Eurobank Private Bank Luxembourg S.A.	KPMG

Participation Period
3/11/2025 – 31/03/2026
Investment Objective

The Sub-Fund aims to provide capital growth by investing its assets in fixed income transferable securities denominated in Euro, such as government and corporate bonds while gaining progressively equity exposure by investing in units of UCITS and/or UCITS compliant ETFs.

The Sub-Fund may invest in units of UCITS which primarily invest in equities that are expected to benefit from developments in major global trends and themes.

The Sub-Fund may invest more than 35% of its net assets in any one of the European Union members government bonds and may also invest up to 20% of its net assets in debt securities carrying corporate risk admitted to an Official Listing or dealt in on a Regulated Market, traded worldwide. The Sub-Fund may have up to 50% exposure to debt securities whose rating is below investment grade. The Sub-Fund will not invest in distressed or defaulted securities. Should a security be downgraded to distressed or default, the Sub-Fund will sell them, unless the valuation about the recovery rate justifies otherwise, in which case the Sub-Fund will hold these securities in portfolio. Securities downgraded to distressed or default and kept in portfolio will not exceed 10% of the net assets of the Sub-Fund.

In the first year of the investment strategy, the Sub-Fund will have exposure in debt securities and may maintain equity exposure up to 10% of its net assets. In the second and third year of the Sub-Fund's investment cycle, a progressive increase of the equity exposure is expected on a quarterly basis until it reaches at least 50% of the total net assets at the end of the third year. In the event of a significant decline in the equity market during the second and third year of the Sub-Fund's investment cycle, the equity exposure may be increased faster and reach 50% of the total assets before the end of the third year. After the third year of the investment cycle the equity exposure itself may vary between 35% and 65% of the total net assets.

The Sub-Fund will mature on 31 March 2031 (the "Maturity Date").

Investor Profile

The Sub-Fund has a medium risk profile and is addressed to investors who seek to achieve capital gains through investing mainly in bonds while also gaining progressively exposure to equity market, who are willing to accept the risks associated with their investment, and who are prepared to remain invested until the Maturity Date.

Step In Philosophy

Conservative Strategy

focus mainly on bonds, exposure to equities up to 10%

1st year

Building a Balanced Portfolio

progressive entry into equity markets

2nd & 3rd year

Flexible Management

greater equity market participation

4th & 5th year
Share Classes
Eurobank

Currency	EUR
Inception date	3/11/2025
NAV (class currency)	-
Unit price (class currency)	-
ISIN code	LU3221826947
Bloomberg ticker	-
Entry fee	0,10%
Redemption fee	2%
Conversion fee	None
Redemption scheme	T+4

Equity Exposure
Thematic Approach
Defensive Approach
People
Innovation
Planet

WOMANITY
MILLENNIALS
MEGALUXYA
GLOBESITY
FAST CONSUMERS
EDUCATION
AGING

SMART CITIES
SHARING
AI
EFFICIENT
TECHNOLOGY
CYBERSECURITY
CIRCULAR
ECONOMY
AUTOMATION

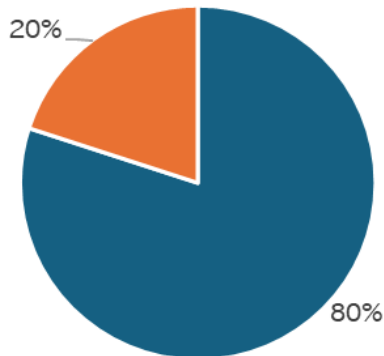
ENERGY EFFICIENCY
ALTERNATIVE
ENERGY
GREEN BUILDING
POLLUTION
PREVENTION &
REDUCTION
SUSTAINABLE
AGRICULTURE
HYDROGEN
ACCESS TO WATER

Infrastructure
High Dividend

(LF) Fund of Funds – BALANCED STEP IN

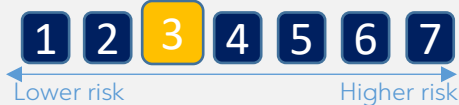
Indicative Bond Portfolio

Bond Portfolio



■ Government Bonds ■ Corporate Bonds

Risk Indicator (in yellow)



The risk indicator assumes you keep the investment for 5 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.

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.

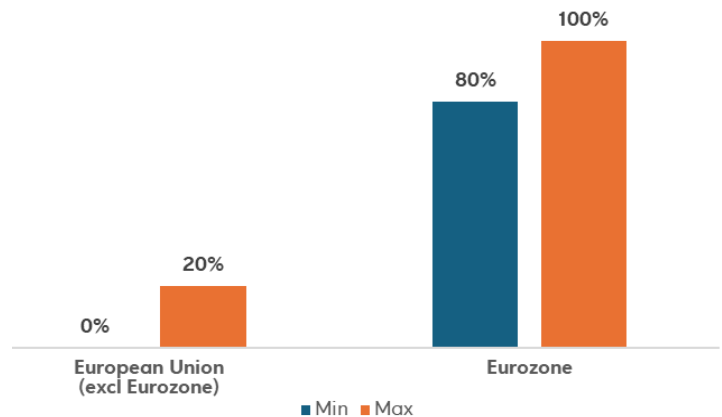
SFDR article is Article 6: investments in the fund can be allocated to projects that promote sustainable development. For detailed disclosures, please consult the relevant annex of the prospectus.

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 websites www.eurobankfmc.lu, www.eurobankam.gr, www.eurobank.gr

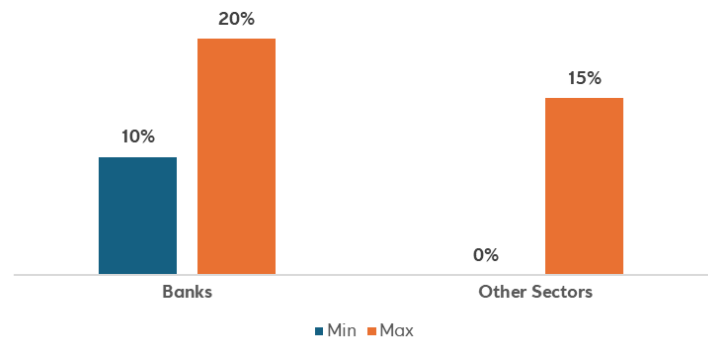
In accordance with the conditions laid down in the Article 93a of Directive 2009/65/EC, the management company Eurobank FMC-LUX may decide to terminate the arrangements made for the marketing of its collective investment undertakings in a EU Member State.

A summary of investor rights is available at the chapter 15 of the prospectus (Unitholders Information) accessible in the Legal section of the website www.eurobankfmc.lu.

Government Bonds - Geographic Allocation



Corporate Bonds- Sector Allocation



"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, liquidity risk and investing in High Yield Bonds risk. Please refer the "Risk factors" section of the prospectus of the Fund."

Glossary

Distressed Securities: are financial instruments—such as stocks or bonds—issued by companies that are experiencing financial trouble, such as bankruptcy, or severe liquidity issues. These securities typically trade at a significant discount to their face value due to the high risk of loss, but they may offer opportunities for investors who specialize in turnaround or restructuring situations.

Investment Grade: securities rated BBB or higher. A bond rated investment grade signifies that the issuing entity (e.g., a corporation or government) is financially stable and has a strong ability to meet its debt obligations.

Below Investment Grade: Also called high-yield or speculative-grade bonds, these securities are issued by entities with a weaker financial position and a higher risk of default.

Contacts

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