EUROBANK
FMC-LUX

MARKETING COMMUNICATION
9/2026

(LF) FUND OF FUNDS – BALANCED STEP IN

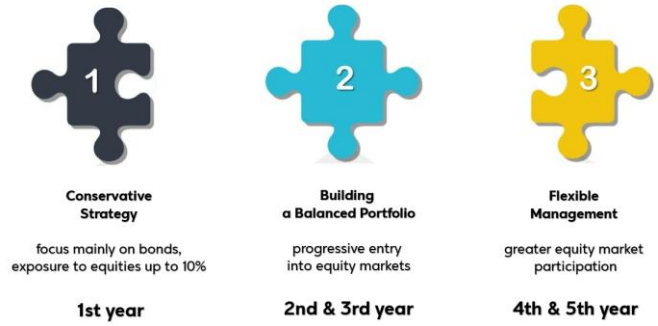
Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	€ 10.015.476,13	No Benchmark

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

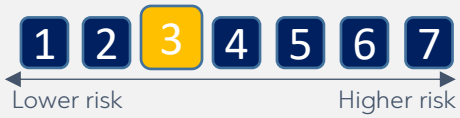
Investment Objective

The mutual fund has been designed for investors who wish to participate in the markets with structure, discipline, and a clear horizon. It combines the stability offered by euro-denominated government and corporate bonds with the dynamism of international equity markets, through a gradual and controlled increase in equity exposure.
The strategy starts conservatively, with limited participation in equities during the first year, and progresses gradually to form a balanced allocation by the end of the three-year period, with the ability to take advantage of investment opportunities during times of volatility.
After the three years, equity exposure is managed flexibly within predefined limits, allowing adjustments to market conditions.
With a predetermined five-year investment cycle and a clear timeline, the mutual fund offers transparency and a well-defined investment path from day one.

Step In Philosophy



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 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.

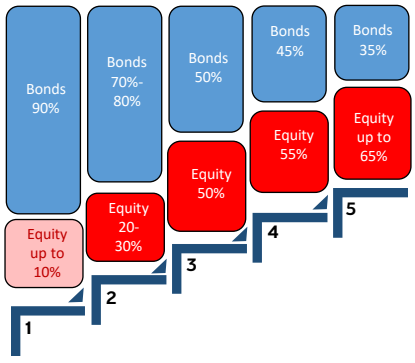
Indicative Investment Approach

Global Sovereign & Corporate Bond Portfolio

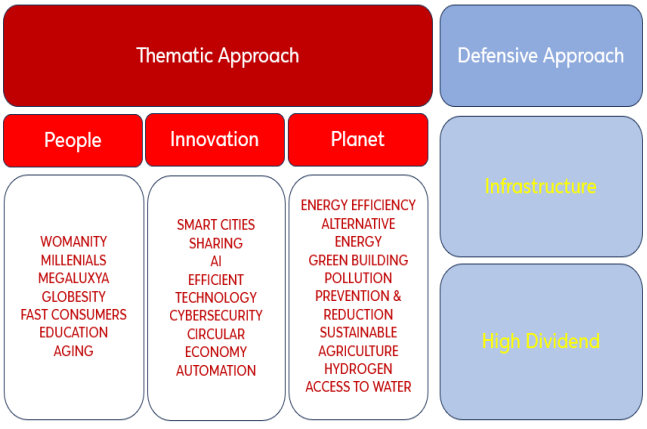
Gradual increase of the equity exposure from 10% to 65% over a five-year period.

After the third year, flexible management is applied (equity* exposure between 35%–65%).

*Investments are made through mutual funds that primarily select equities benefiting from major global trends and thematic investment opportunities.



Equity Exposure



UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS
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Share Classes	Eurobank
Currency	EUR
Inception date	3/11/2025
NAV (class currency)	10.015.476,13
Unit price (class currency)	9,8980
ISIN code	LU3221826947
Bloomberg ticker	LFFOFPE LX
Maximum Entry fee: up to	0,5% (0,10%)
Maximum Redemption fee: up to	2% (2%)
Conversion fee	None
Maximum Management fee: up to	1,5% (0,90%)
Ongoing Charges	1,09%
Redemption scheme	T+4

Maximum fees as disclosed in the Prospectus. Actual fees currently applied are shown in parentheses

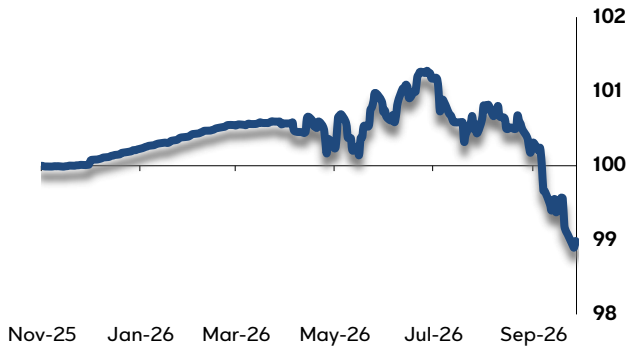
Ongoing charge figures takes into account annual management fee

Additional costs apply to the investment and may influence the overall return, further information is available in the prospectus

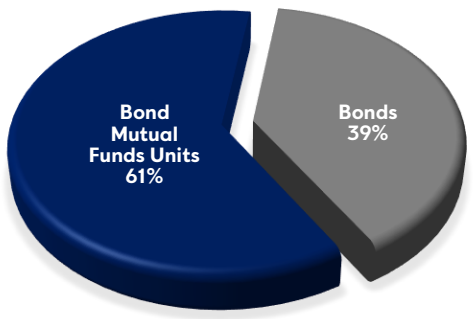
Cumulative Returns per Share Class

Share classes	YtD	1 Year	3 Years	5 Years
Eurobank	-1,22%	-1,01%	-	-

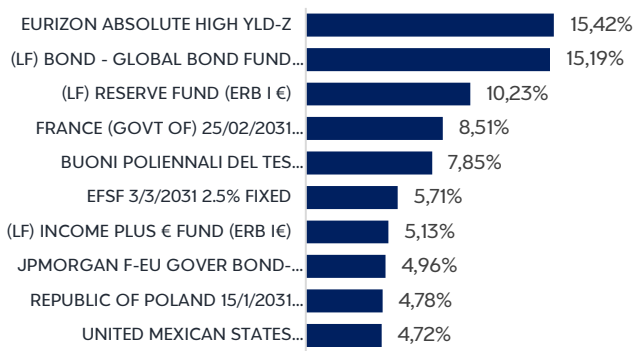
Price Evolution



Asset Allocation



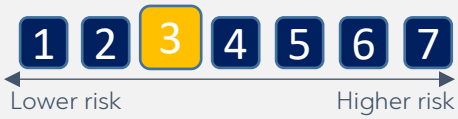
10 Major Holdings



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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.

Risk statistics

Standard Deviation:	1,42%
VaR:	1,71%

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, liquidity risk and investing in High Yield Bonds risk. 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.
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 https://www.eurobankam.gr/el/pillarfunds/searchfund/lf-fof-balanced-step-in .

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%.)

Contacts

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