

AVIS DE L'ÉTAT



Echéance d'impôt

L'impôt sur les salaires du 1^{er} trimestre 2019 est à régler jusqu'au 10 avril 2019. Le défaut de paiement de l'impôt à son échéance rend exigible un intérêt de 0,6% par mois.

La retenue d'impôt est à verser trimestriellement si son montant opéré par mois individuel s'élève à au moins 75 € sans toutefois atteindre ou dépasser 750 €. Si la retenue d'impôt opérée par mois individuel s'élève à 750 € ou plus, son montant est à virer mensuellement au plus tard le 10 du mois suivant.

Les déclarations de salaire mensuelles et trimestrielles sont à remettre en même temps.

En cas de virement, les contribuables sont invités à mentionner le numéro dossier à onze chiffres, le type d'impôt et l'année d'imposition.

Steuerfälligkeit

Die Lohnsteuer des 1. Quartals 2019 ist bis zum 10. April 2019 zu entrichten. Das Nichtentrichten der Steuer bei ihrer Fälligkeit erwirkt die Berechnung von Verzugszinsen zum Satz von 0,6% pro Monat.

Die Lohnsteuer ist vierteljährlich zu entrichten, wenn ihr in dem einzelnen Monat eingehaltener Betrag sich auf mindestens 75 € beläuft, ohne jedoch 750 € zu erreichen oder zu übersteigen. Falls die im einzelnen Monat einbehaltene Steuer 750 € oder mehr beträgt, ist ihr Betrag spätestens bis zum 10. des folgenden Monats zu entrichten.

Die monatlichen und vierteljährlichen Lohnsteuernmeldungen sind gleichzeitig abzugeben.

Bei Überweisung werden die Steuerpflichtigen gebeten, die erstellende Steueraktennummer, die Steuerart und das Steuerjahr anzugeben.

Comptes courants des bureaux de recette - Konten der Steuerkassen

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Luxembourg, le 1^{er} avril 2019

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AVIS DE SOCIÉTÉ

Eurobank Fund Management Company (Luxembourg) S.A.

Société anonyme
5, rue Jean Monnet, L-2180 Luxembourg
(the "Management Company")

NOTICE TO UNIT HOLDERS OF (LF) FUND OF FUNDS – TACTICAL ALLOCATION AND (LF) FUND OF FUNDS – BALANCED BLEND GLOBAL

Sub-Funds of (LF) Fund of Funds a mutual investment fund organized under the laws of the Grand-Duchy of Luxembourg. In accordance with the provisions of Article 20 of the Management Regulations of the fund (LF) Fund of Funds, the Board of Directors of the Management Company has decided by resolution dated March 4, 2019 to merge (LF) Fund of Funds – Tactical Allocation (the "Merging Sub-Fund"), by contribution of all of its assets and liabilities, as per Article 1(20)(a) and Article 69(1)(a) of the Law of 2010, into (LF) Fund of Funds – Balanced Blend Global (the "Receiving Sub-Fund") which are both sub-funds of the fund (LF) Fund of Funds. This merger aims at rationalising the existing range of products and creating scope for investment efficiencies.

The merger will be effective as from May 14, 2019 (the "Effective Date").

Please note that the Merging and the Receiving Sub-Funds have been chosen as the investment strategies are similar and because the investor profile (medium risk profile) and the risk characteristics are similar for both Sub-Funds. It is recommended to take into consideration the information included in the KIID of the Merging and Receiving Sub-Fund. Furthermore, the following table presents the differences between the Merging Sub-Fund and the Receiving Sub-Fund as of the date of the Merger:

Sub-Fund	Merging Sub-Fund (LF) Fund of Funds – Tactical Allocation	Receiving Sub-Fund (LF) Fund of Funds – Balanced Blend Global
Investment objective and policy	The Sub-Fund aims to deliver attractive medium to long term returns under all market circumstances by investing in various asset classes including equities, bonds, commodities, real estate, currencies and cash. At all times, the Sub-Fund will mainly invest in units of UCITS and/or other UCIs, as described in Art. 41 (1) indent (e) of the 2010 Law and on an auxiliary basis, in other transferable securities and financial instruments including derivatives and/or ETFs that offer exposure or hedging to the above mentioned asset classes for the purpose of achieving the investment objectives of the Sub-Fund. In addition, the Sub-Fund may and will at times invest (up to 50% of its net assets) directly in bank deposits and money market instruments. The Sub-Fund invests via a flexible investment strategy designed to respond to a continuously changing market environment. The investment approach pays particular attention to downside risk mitigation. Not being tied to a benchmark, the Sub-Fund will add exposure to risky assets when the risk-return payoff is expected to be appropriately rewarded, while it will exercise caution when risks are high and visibility is low. The Sub-Fund strives to add value via a tactical asset allocation, including taking positions which express our preference for particular geographical regions and sectors, b) security/fund selection, taking advantage of fund selection models, c) decisions regarding portfolio diversification and risk management. Liquidity, financial derivative instruments and structured financial instruments may be used within the limits described in sections 3.1. and 4. of the Prospectus.	The fund aims to provide a medium/long-term capital growth by providing a moderate, balanced investment exposure to various asset classes including equities, bonds, property, commodities and cash. The Sub-Fund will invest its assets primarily in units of UCITS and/or other UCIs as described in art 41 (1) indent (e) of the 2010 Law including Exchange Traded Funds (ETFs) which mainly invest in a) equity securities and derivatives thereof, b) transferable debt securities and derivatives thereof, c) commodities through eligible instruments, and derivatives thereof and d) bank deposits and money market instruments with a broad and unrestricted geographic orientation. In addition, the Sub-Fund may and will at times invest (50% of its net assets) directly in bank deposits and money market instruments. Liquidity, financial derivative instruments and structured financial instruments may be used within the limits described in sections 3.1. and 4. of the Prospectus.
Risk factors	The main risk factors specific to this Sub-Fund are the risks associated with investments in equity securities, in property (REITs), in commodities and in fixed-income securities, i.e. market risk, interest rate and credit risks, currency risk and, where relevant, risks associated with the use of financial derivatives. These risks are further described in "Risk factors" Section of the Prospectus. The calculation methodology for the global exposure is the absolute VaR. There is no guarantee that the investment-return objective will be achieved. The level of leverage is not expected to exceed 100%. The method selected for leverage computation is based on the sum of notional.	The main risk factors specific to this Sub-Fund are the risk associated to investments in equity securities, in property (REITs), in commodities and in fixed income securities, i.e. market risk, interest rate and credit risks, currency risk and, when relevant, risks associated with the use of financial derivatives. These risks are further described in "Risk factors" Section of the Prospectus. There is no guarantee that the investment-return objective will be achieved. The calculation methodology for the global exposure is the relative VaR. The level of leverage is not expected to exceed 100%. The method selected for leverage computation is based on the sum of notional. The reference portfolio used for relative VaR computation is the following: 40% MSCI AC World + 45% ICE BoA ML EMU Broad Index + 10% Bloomberg Commodity Index (ex DJUBS Index) + 5% FTSE EPRA/NAREIT Developed Index.
Investor profile	The Sub-Fund has a medium risk profile and is addressed to investors seeking returns from a widely diversified portfolio whose assets are invested in units of UCITS (multi-manager) with various asset classes (multi-asset) and investment objectives, and aiming to benefit from their active management. There are currently 2 Classes of Units available in the Sub-Fund: - Interamerican I - Interamerican The Classes have similar characteristics, with the exception that: - Classes with the term "I" in their denomination are reserved to institutional investors and consequently benefit from a reduced "taxe d'abonnement"; - all above-mentioned Classes are denominated in Euro (EUR); - the applicable maximum Management Fees and redemption charges differ from one Class to another as explained below. All Units within each Class shall have equal rights as to redemption and proceeds in a liquidation.	The Sub-Fund has a medium risk profile and is addressed to investors seeking returns from a widely diversified portfolio whose assets are invested in units of UCITS (multi-manager) with various asset classes (multi-asset) and investment objectives, and aim to benefit from their active management. There are currently 8 Classes of Units available in the Sub-Fund: - Eurobank I - Eurobank - Eurobank (USD) - Postbank - Romania - Private Banking Class - Private Banking Class (USD) - Interamerican The Classes have similar characteristics, with the exception that: - Classes with the term "I" in their denomination are reserved to institutional investors and consequently benefit from a reduced "taxe d'abonnement"; - all above-mentioned Classes are denominated in Euro (EUR), with the exception of the Eurobank (USD) Class and the Private Banking Class (USD), which are denominated in U.S. Dollar (USD); - the applicable maximum Management fees and redemption charges differ from one Class to another as explained below. All Units within each Class shall have equal rights as to redemption and proceeds in a liquidation.
Distribution/Accumulation	Non-distributing	Non-distributing
Sales charge	Up to 3%	Up to 3%
Max. Redemption charge	Interamerican I: 0.5% Interamerican: 1.5%	Eurobank I: 0.5% Eurobank: 1.5% Eurobank (USD): 1.5% Postbank: 2.5% Romania: 2.5% Private Banking Class: 0% Private Banking Class (USD): 0% Interamerican: 1.5%
Max. Management fee	Interamerican I: 0.90% Interamerican: 1.90%	Eurobank I: 0.90% Eurobank: 1.90% Eurobank (USD): 1.90% Postbank: 2.90% Romania: 2.90% Private Banking Class: 1.90% Private Banking Class (USD): 1.90% Interamerican: 1.90%
SRRI	5	4

Furthermore, the following features are identical in both the Merging and the Receiving Sub-Fund: (1) Investment Manager (Eurobank Asset Management Mutual Fund Management Company S.A.); (2) currency (EUR); (3) conversion charge; (4) Depositary fee; and (5) no performance fee applied.

All features of the Receiving Sub-Fund will remain identical after the Effective Date and there is no material impact of this Merger on the Unit holders of the Receiving Sub-Fund.

The Merger should not affect the management of the Receiving Sub-Fund's portfolio and should not have any dilution impact on the Receiving Sub-Fund.

All costs related to the above Merger will be borne by the Management Company.

Unit holders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with this merger operation.

On May 14, 2019, the Receiving Sub-Fund will allocate to each Unit holder in the Merging Sub-Fund a total number of units of the same class, rounded to the nearest thousandth of a unit. This total number of units shall be calculated by multiplying the number of units each Unit holder holds in the Merging Sub-Fund by the exchange ratio, as described hereafter.

The exchange ratio will be calculated on May 13, 2019 by dividing the net asset value per unit of the relevant class in the Merging Sub-Fund calculated on May 13, 2019 by the net asset value per unit of the same class in the Receiving Sub-Fund calculated on the same day.

Subscriptions in and/or conversions into the Merging Sub-Fund will not be accepted as from the publication of the present Notice to Unit holders.

Rights of the Unit holders

As from the publication of the present Notice, Unit holders of the Receiving Sub-Fund and of the Merging Sub-Fund who do not approve of the above merger will have the possibility to redeem or convert their units free of charge until May 2, 2019. As from May 3, 2019 until the Effective Date of the merger, Unit holders will not have the possibility to redeem their units and subscription requests will not be accepted either in the Merging or the Receiving Sub-Fund. On May 14, 2019, Unit holders of the Merging Sub-Fund will thus become Unit holders of the Receiving Sub-Fund.

Redemption or conversion requests shall be addressed to the distributor in accordance with the provisions of the prospectus of (LF) Fund of Funds.

Additional information and the following documents are made available free of charge to the Unit holders at the registered office of the Management Company and at the registered office of Eurobank Asset Management Mutual Fund Management Company S.A. in Greece:

- the Common Terms of Merger;
- the latest version of the Prospectus of (LF) Fund of Funds;
- the latest versions of the Key Investor Information Documents of (LF) Fund of Funds;
- the latest version of the Management Regulations;
- the latest audited financial statements of (LF) Fund of Funds;
- the report prepared by the independent auditor appointed by the Company to validate the conditions foreseen in Article 71 (1), items (a) to (c) of the Luxembourg law of 17 December 2010;
- the certificate related to the merger issued by the depositary of (LF) Fund of Funds in compliance with Article 70 of the Luxembourg law of 17 December 2010.

Luxembourg, March 20, 2019



ALIG a.s.b.l.
Association Luxembourgeoise des Intolérants au Gluten

Informar, aider et défendre les intérêts des intolérants au gluten.

110, avenue Gaston Diderich
L-1420 Luxembourg

Tél. : (+352) 26 38 33 83
Hotline : (+352) 691 474 738

BILLULL LU95 0022 1258 0095 6900
www.alig.lu - contact@alig.lu