

This is a marketing material. Please refer to the prospectus of the fund and key information document before making any final investment decision.

Investment Objective

This Fund is actively managed and its investment objective is to achieve capital appreciation in the long term.

Investor Profile

The risk and reward category for this Fund is not guaranteed to remain unchanged, and may shift over time.

This Fund may not be appropriate for investors who plan to withdraw their money before the maturity of its investment strategy.

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:

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.

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	17.634.556,84 €
Liquidity	Daily
Mngnt Co	Eurobank FMC-LUX
Investment Manager	Eurobank Asset Management M.F.M.C
Custodian/Administrator	Eurobank Private Bank Luxembourg S.A.
Auditor	KPMG

Market Commentary

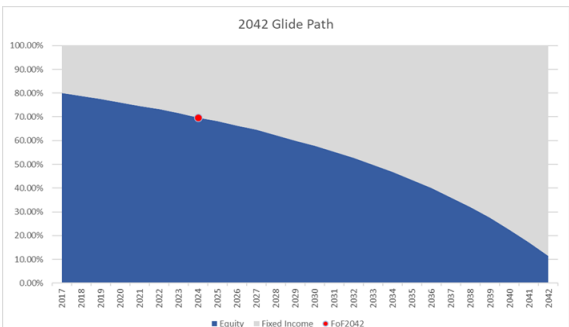
During the quarter ending 31/12, most major asset classes rallied in Euro terms, propelled by a strong dollar. Global Equities outperformed returning +6.45% followed by Commodities +6.07%, Cash +0.841%, Bonds (EUR Brd Mkt) +0.07% and REITS -3.29%, all in Euro terms. Over the same period, among the major equity market indices MSCI US gained the most with +10.42%, MSCI AC World gained +6.45%, MSCI Japan returned +3.67% and MSCI Europe -3.01% in Euro terms. Outside of the developed markets, Frontier Markets outperformed with the MSCI Frontier Markets gaining +6.03%. MSCI EM lost -1.01% and MSCI BRIC lost -3.19% in Euro terms. In the bond markets, ICE BofAML US Broad Market gained +4.47%, ICE BofAML Global Broad Market gained +2.02% and ICE BofAML EUR Broad Index gained +0.07% in Euro terms. The Dollar appreciated against the Euro gaining +7.77% during the same period, with the ECB Ref. set at 1.0389 on 31/12.

Share Classes	Eurobank I	Group Pension	Z acc
Currency	EUR	EUR	EUR
Inception date	13/11/2017	29/9/2017	15/5/2020
Assets (class currency)	16.746.235,73 €	146.322,96 €	741.998,15 €
NAV	1,5746	1,5347	1,5187
ISIN code	LU1668836957	LU1668837096	LU1827030443
Bloomberg ticker	LFEU42I LX	LFEU42G LX	LFZAC42 LX
Risk Class	3	3	3
MorningStar Rating	3-star	-	3-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

Portfolio Strategy

(LF) Fund of Funds - Life Cycle 2042 had an average equity exposure of 68.99%, ranging between 68.0% and 69.7%. Average effective allocation in North American equities was 46.4%, 10.0% in Europe and 3.5% in Japan, while approximately 9.1% was the equity exposure in all other regions. The average exposure in bonds was 28.58%, ranging between 23.8% and 30.1% with an average effective duration of 6.1 years, while 20.3% was allocated in sovereign, and 8.3% in corporate bonds. During the period, the sub-fund had an average cash exposure of 2.42%.

2042 Glide Path



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Cumulative Returns per share class

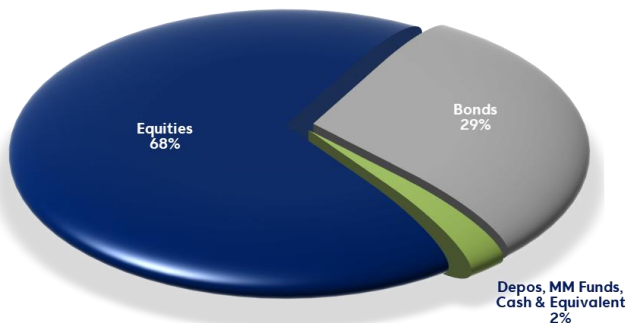
Share Classes	1 Y	3 Y	5 Y
Eurobank I	15,90%	13,49%	41,77%
Eurobank Group Pension	15,88%	12,44%	38,99%
Z acc	15,41%	11,08%	49,85% *

*Since Inception

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



Fixed Income Asset Allocation

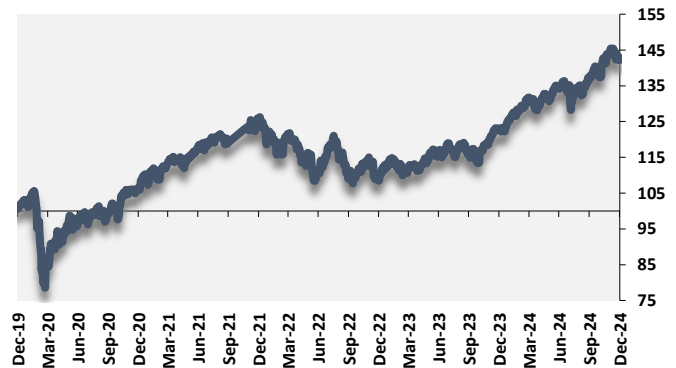
Government Bonds & Quasi Govies	21,1%
Corporate & H/Y	8,3%

Risk Statistics

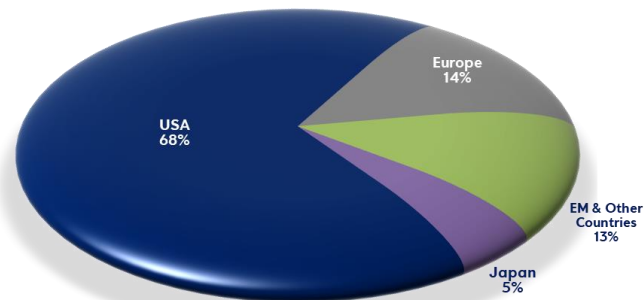
Standard Deviation	7,89%
VaR	5,37%

Standard Deviation calculations have been performed using a data sample of the last 12 month. The VaR analysis is based on the Historical Simulation method using the 99th percentile as confidence interval and historical data of the last 12 months. The VaR level refers to the one month VaR.

Price Evolution



Equity Portfolio – Geographical Allocation



10 Major Holdings

BNP EASY S&P 500 UCITS (ETF)	9,70%
DB X-TRACKERS MSCI WORLD UCITS DR(ETF)	8,38%
SCHRODER INTL US LARG CP CA	8,12%
ISHARES MSCI ACWI	7,98%
M&G (LUX) GLOBAL THEMES FD (CI\$)	7,13%
SCHRODER ISF GLOBAL EQ C ACC USD	6,53%
JPM INV-JPM GLOBAL SL EQ-CA	6,20%
JPM GLBL RSR ENH IDX EQ C (ACC)EUR	5,53%
BNP PARIBAS FUNDS EURO GOVERNMENT BOND	5,15%
JPMORGAN F-EU GOVER BOND-CEA	5,00%

(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.

Contact

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