

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

The Fund will seek to achieve its capital appreciation objective by investing in a diversified multi-asset portfolio composed of:
A basket of UCITS exposed to the following asset classes : equities (maximum 80%), fixed income securities (maximum 30%) and high yield credit (maximum 25%) (the “**Dynamic Portfolio**”);
and Cash deposits and a basket of UCITS which invest in to money market instruments (the “**Protection Portfolio**”).

The Fund will adopt a strategy that rebalances the investment allocation between the “**Dynamic**” and “**Protection**” portfolios, according to the **TIPP** (“Time Invariant Portfolio Protection”) methodology which aims **at limiting the maximum decrease** in value of the Sub-Fund so that it **does not exceed 20%**.

The **TIPP** methodology dictates the maximum allowed allocation of the Sub-Fund’s assets to the Dynamic Portfolio on each Business Day. Assets not allocated to the Dynamic Portfolio are invested in the Protection Portfolio.

Under the circumstances that the Dynamic Portfolio experiences a substantial drawdown, the proportion allocated to the Dynamic Portfolio as per the TIPP methodology could potentially become zero and consequently the entire assets of the Sub-Fund will be invested in the Protection Portfolio. Such event is called a “Cash-Lock Event” and when this happens in a negative money-market environment, the Sub-Fund can no longer invest in the Dynamic Portfolio and benefit from a market recovery.

In order to mitigate the Cash-Lock risk, the Sub-Fund can temporarily lower the allocation to the Dynamic Portfolio below the maximum allowed by the TIPP methodology or even temporarily zero the allocation to the Dynamic Portfolio, based on equity market volatility indicators.

Barclays Bank PLC, has been selected as “Allocation Agent” to provide operational support to the Guarantor and Investment Manager in relation to the implementation of the TIPP methodology. Barclays Bank Ireland was selected as Guarantor.
The Fund is actively managed and does not follow any benchmark.

For the avoidance of doubt, **the Fund’s capital appreciation objective is not guaranteed.**

The Fund has no any predetermined expiration date.

Portfolio Breakdowns

The Fund invests in Mutual Funds of the largest managers in the world (Franklin Templeton, Pimco, JP Morgan Funds, etc.) and covers a wide range of markets such as international equity markets, government bonds and high-yield bonds. The Dynamic Portfolio has a fairly aggressive distribution with approximately 80% in equity funds and 20% in bond funds.

Protected Portfolio

M/F	CCY	EXPOSURE %	Investment Category
BNPP - INSTICASH EUR (IET1)	EUR	3%	Money Market
BNP Paribas Euro Money Market I Cap	EUR	2%	Money Market
Amundi Fds Cash EUR I2 EUR C	EUR	2%	Money Market
BlackRock ICS Euro Liq Core Acc EUR	EUR	2%	Money Market
Pictet-Short-Term Money Market EUR I	EUR	2%	Money Market

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	168.046.516,60 €
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

Investor Profile

The 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) and/or UCITS compliant ETFs, with various asset classes (multi-asset) and investment objectives and aim to benefit from their active management.

Share Classes	Eurobank
Currency	EUR
Inception date	17/5/2021
Assets (class currency)	168.046.516,60 €
NAV	LU2192430903
ISIN code	10,6982
Bloomberg ticker	LFFOFGP LX
Risk Class	2
MorningStar Rating	0%
Entry fee	0%
Redemption fee	0%
Conversion fee	T+4

Dynamic Portfolio

M/F	CCY	EXPOSURE %	Investment Category
SCHRODER ISF-GLB SUST GROWTH (C\$-ACC)	EUR	12%	Equities
Franklin Mutual Gbl Discvl(acc)EUR	EUR	11%	Equities
JPM Gbl Rsr Enh Idx Eq C (acc)EUR	EUR	12%	Equities
JPM GLB Select Equity (C€-ACC)	EUR	12%	Equities
JPM Global Focus C (acc) EUR	EUR	12%	Equities
SCHRODER ISF EM (C\$-ACC)	USD	7%	Equities
Templeton Emerging Markets I(acc)USD	USD	7%	Equities
PIMCO GIS Gbl Hi Yld Bd Instl EUR H Acc	EUR	5%	High Yield Bonds
JPM Global High Yield Bond C (acc) EURH	EUR	5%	High Yield Bonds
BNY MELLON GLF-EUROLAND BND FND (W€-Acc)	EUR	5%	Fixed Income Bonds
JPM-EU GOVERNMENT BOND (C€-ACC)	EUR	5%	Fixed Income Bonds

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Cumulative Returns per share class

Share Classes	YTD	1 Y
Eurobank	6,73%	9,99%

Annual Returns per share class

Share Classes	2023	2022	2021
Eurobank	4,51%	-8,82%	5,19%

Illustrative Examples

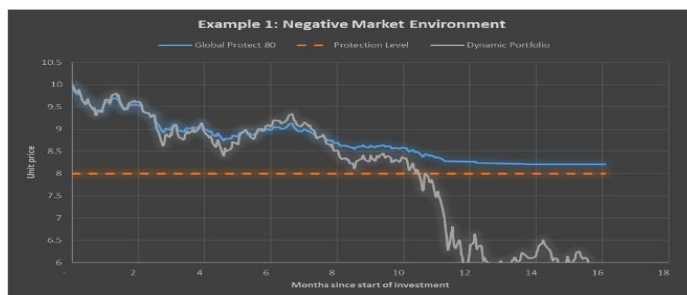
For any given investment time-period the Sub-Fund's performance depends :

- on the proximity of the protection level to the current NAV at the start of the investment period and
- on the path of the Dynamic's Portfolio performance during the investment period.

An initial protection level a close as possible to 80% of current NAV and a positive trend with shallow drawdowns of the Dynamic Portfolio is the ideal market environment for the Sub-Fund.

Example 1: Negative Market Environment

The protection level at the start of investment is at 80% of initial NAV. Immediately after the launch of the sub-fund the Dynamic Portfolio moves into negative territory. As the Dynamic Portfolio declines, the Sub-Fund following the TIPP methodology, reduces exposure to the Dynamic Portfolio and invests more into the Protection Portfolio. Thus the sub-fund gradually becomes insensitive to the moves of the Dynamic Portfolio ensuring that the protection level is not breached. When the sub-fund's NAV distance to the protection level is less than 2.5%, the sub-fund switches fully and permanently all assets in the Protection Portfolio. This is the so called "Cash-Lock Event" and the Sub-Fund terminates. In this example investors that invested in the Sub-Fund at the beginning of this period, can redeem their units realizing a loss of approximately 17.8%.



Example 2: Positive Market Environment

The protection level at the start of investment is at 80% of initial NAV. As the Dynamic Portfolio follows an upward trend, it drives the Sub-Fund's NAV higher and consequently the protection level also locks higher levels. At the end of this 2 year period the protection level reaches the initial level of the NAV. In other words, in this particular scenario, the initial capital invested by unit holders at the beginning of this period is now 100% protected from subsequent market declines. The protection feature though comes at a cost, as the underlying rebalancing mechanism means that the Sub-Fund cannot always benefit fully from the upside of the Dynamic Portfolio and its performance usually lags the performance of the Dynamic Portfolio in bullish market conditions.



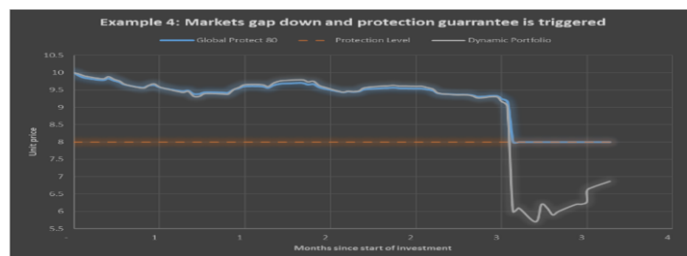
Example 3: Investing 4 months before the COVID crisis

The protection level starts at 80% of initial NAV and moves upward following the strong performance of Sub-Fund reaching 85% of the initial NAV in the first four months of the investment period. At that point the pandemic causes the Dynamic Portfolio to decline sharply. The volatility indicators followed by the TIPP rebalancing strategy trigger the rebalancing of the Sub-Fund out of the Dynamic Portfolio and into the Protection Portfolio minimizing the losses coming from the market correction. Once volatility subsides the Sub-Fund invests again in the Dynamic Portfolio resuming the upward trend. The volatility signal in this case helped the Sub-Fund avoid the "Cash-Lock" which quite often happens in funds with protection mechanisms, after sharp market declines.



Example 4: Markets gap down and protection guarantee is triggered

In this example, a hypothetical sudden extremely negative event takes place which causes the Dynamic Portfolio to suddenly decline by 33% in one day. The TIPP mechanism, even with the help of volatility indicators is unable by itself to ensure that the Sub-Fund's NAV stays above the protection level in such extreme market conditions. This is where the explicit guarantee by Barclays Bank Ireland, is triggered and covers any shortfall in the Sub-Fund's NAV below the protection level, caused by the sudden market drop. The guarantee secures that the unitholders always redeem their units at a price equal or higher than 80% of the highest NAV price of the Sub-Fund. The Sub-Fund terminates and investors can redeem their units at the protection level which in this case is 80% of initial NAV and are not affected by any further losses suffered by the Dynamic Portfolio.



Contact

Eurobank Asset Management M.F.M.C./10 Stadiou Str, Athens, 10564, Tel: +30 210 33 52 800, Fax: +30 210 33 52 890
 Email: am@eurobank.gr/Website : www.eurobankam.gr www.eurobank.gr