

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 aims to provide a medium/long-term capital growth by providing an aggressive, balanced investment exposure to various asset classes through units of UCITs and/or other UCIs that may invest in cash, bonds, equities, property and commodities.

In addition, the Fund may and will at times invest directly in bank deposits and money market instruments

Investor Profile

The Sub-Fund has a high 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.

Funds Facts Structure **UCITS V Luxembourg Total NAV Size** 28.436.958,36 € 75% MSCI AC World +10% ICE BofAML EMU Broad Benchmark Market Index + 15% L0EC Index Liquidity Daily **Mngnt Co** Eurobank FMC-LUX **Investment Manager** Eurobank Asset Management MFMC **Custodian/Administrat** Eurobank Private Bank Luxembourg S.A.

KPMG

Market Commentary

The defining events of the fourth quarter were the US elections and the strength of the USD. The strength of the US economy combined with concerns about the inflationary implications of the incoming US administration's agenda (trade tariffs, tax cuts) let to a rise in Treasury yields. US equities benefited from expectations for pro-growth policies and lower regulation. 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. Global REITS underperformed the global equities benchmark with FTSE EPRA/NAREIT Developed Index declining by -3.29%. N.America outperformed during the same period while the FTSE EPRA/NAREIT N.America lost -0.35%. FTSE EPRA/NAREIT Dev Asia lost -7.68% and FTSE EPRA/NAREIT Dev Europe lost -11.89% 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. Within the Euro bond market in particular, ICE BofAML EUR Corporate Index gained +0.81%, ICE BofAML Greek Govnt Index gained +0.26% while ICE BofAML EUR Direct Government Index dropped -0.19% in Euro terms. Commodities, rallied in Euro terms with the Bloomberg Commodity Index gaining +6.07%. WTI Crude Future gained +14.81% and Gold Spot \$/oz gained +7.16% 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.

Auditor

Portfolio Strategy

(LF) Fund of Funds - Global High had an average equity exposure of 75.45%, ranging between 73.3% and 76.3%. Average effective allocation in North American equities was 54.8%, 11.4% in Europe and 3.5% in Japan, while approximately 5.7% was the equity exposure in all other regions. The average exposure in bonds was 8.48%, ranging between 6.6% and 9.1% with an average effective duration of 6.1 years, while 6.3% was allocated in sovereign, and 2.2% in corporate bonds. The sub-fund had an average commodities exposure of 4.54%, During the period, the sub-fund had an average cash exposure of 11.53%.

Share Classes	Eurobank	Private Banking	Interamerican		
Currency	EUR	EUR	USD		
Inception date	16/9/2013	14/1/2015	24/1/2019		
Assets (class currency)	26.714.835,11	293.515,04	60.007,57		
NAV	20,0285	20,0294	20,0239		
ISIN code	LU0956611494	LU1102788889	LU1923391541		
Bloomberg ticker	LFFOFGH LX	PBFOFGH LX	FOFGHIN LX		
Risk Class	3	3	3		
MorningStar Rating	3-star	-	3-star		
Entry fee	0,5% - 1%	1,25% - 1,5%**	0,3% - 1%		
Redemption fee	0% - 1%*	0%	0%		
Conversion fee	Difference between entry fees				
Redemption scheme	T+4	T+4	T+4		

^{*}Depending on the duration of the investment period

^{**}Depending on the amount of the investment

^{© 2024} Morningstar UK. All Rights Reserved. Morningstar Ratings as of 31/12/2024. The information contained herein: (1) is property to Morningstar, (2) may not be copied (save (i) as incidentally necessary in the course of viewing it on-line, and (ii) in the course of printing off single copies of web pages on which it appears for the personal non-commercial use of those authorised to view it online), adapted or distributed; and (3) is not warranted to be accurate, complete or timely. This Morningstar - sourced information is provided to you by Eurobank Ergasias and is at your own risk. You agree that Morningstar is not responsible for any damages or losses arising from any use of this information and that the information must not be relied upon by you the user. Eurobank Ergasias SA informs you as follows: (i) no investment decision should be made in relation to any of the information provided other than on the advice of a professional financial advisor: (ii) past performance is no guarantee of future results, and (iii) the value and income derived from investments can go down as well as up.



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

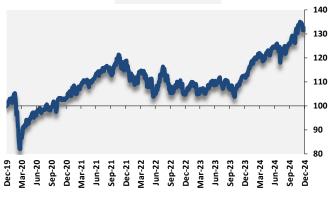
Cumulative Returns per share class

Share Classes	1 Y	3 Y	5 Y
Eurobank	17,33%	11,64%	32,19%
Interamerican	17,33%	11,64%	32,18%
Private Banking	17,33%	11,64%	32,19%

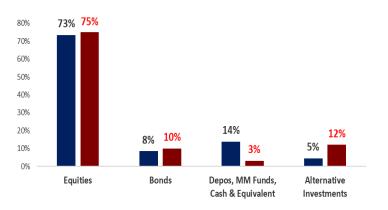
Annual Returns per share class

Share Classes	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Eurobank	17,33%	7,64%	-11,60%	14,55%	3,37%	20,08%	-6,57%	6,51%	5,07%	4,23%
Interamerican	17,33%	7,64%	-11,60%	14,55%	3,36%	-	-	-	-	-
Private Banking	17,33%	7,64%	-11,60%	14,55%	3,37%	20,08%	-6,58%	6,51%	5,08%	4,31%

Price Evolution



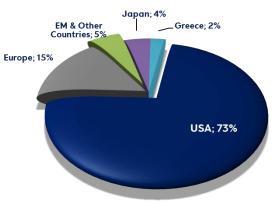
Asset Allocation



■ LF Global High

■ Benchmark

Equity Portfolio - Geographic Breakdown



Bond Portfolio Breakdown

Government Bonds / Quasi Govies	0,5%
Corporate & HY	2.1%

Risk Statistics

Standard Deviation	8,80%
VaR	6.17%

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.

10 Major Holdings

JPM-US GROWTH FUND(C\$-ACC)	12,18%
JPMORGAN US VALUE FUND	11,99%
CAPITAL GP NEW PERS-ZEUR	8,33%
BNP PR F SST GLOB LOW VOL-I	7,22%
MSIF-GLOBAL SUSTAIN-Z	6,66%
FIDELITY-SUST GLB EQUITY (Y€-ACC)	5,11%
EPSILON FUND-EURO BD-I	4,56%
BNP DISRUPTIVE TECH-I	4,09%
GOLDMAN SACHS US CORE EQ (I\$)	3,43%
SCHRODER GLOB SUST GRTH-CA	2,80%

(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

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