

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

### *(LF) Special Purpose – All Weather Plus fund, a sub-fund of (LF) Fund*

Eurobank I Class, ISIN: LU0282859908, Currency: EUR

This Fund is managed by Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

## Objectives and Investment Policy

(LF) Special Purpose All Weather Plus Fund is a fund that aims to provide investors with capital growth.

In order to achieve the Fund's objectives: 1) a portfolio of debt securities, including fixed and variable interest rate securities and government bonds, is chosen at discretion of the portfolio manager; the Fund may invest more than 35% of its assets in Greek government bonds, 2) a Derivative Investment Strategy is put into action through financial derivative contracts. The current Investment Period of the Fund started on September 28<sup>th</sup>, 2009 and ends on February 9<sup>th</sup>, 2017. The Board of Directors of the Fund will decide before the end of the Investment Period, whether the Fund will be liquidated, prolonged for a new term or contributed to another fund. Unitholders will be informed accordingly in due course.

The Derivative Investment Strategy is linked to the return of EuroStoxx 50 equity index (hereafter referred to as Index) during the Investment Period. The Derivative Investment Strategy return is linked to the Index return, as follows: at the end of the Investment Period the Derivative Investment Strategy return equals 60% of the Index return, but the maximum gain of the Derivative Investment Strategy is 50% and the minimum gain of the Derivative Investment Strategy is 13.15%.

The Fund's overall return is linked to the portfolio return and the Derivative Investment Strategy return, as described above.

You can buy or sell shares of the Fund on a daily basis (bank business days in Luxembourg and Greece). The Units in the Fund Classes are all distributing Units.

Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money before the end of the Investment Period.

For full investment objectives and policy details please refer to the prospectus.

### Illustrative Examples

The following scenarios are examples and are purely indicative, in order to illustrate the formula's mechanism under different market conditions. They reflect the output of the Fund at maturity only. They do not represent a forecast of what might happen and may not have an equal probability of occurrence. They do not account for risks described in the "Risk and Reward Profile" section, which may lead to higher level of loss for the investor.

### Unfavourable conditions

| Underlying performance | UCITS performance at maturity | Equivalent annual growth rate |
|------------------------|-------------------------------|-------------------------------|
| -55.00%                | +13.15%                       | +1.24%                        |

At the end of the Investment Period the Underlying Index performance is -55%, so the Derivative Investment Strategy return is 13.15%. That is the minimum gain of 13.15% that protects the investor from underperformance of the Index. This corresponds to 1.24% annual growth.

### Favourable conditions

| Underlying performance | UCITS performance at maturity | Equivalent annual growth rate |
|------------------------|-------------------------------|-------------------------------|
| +31.00%                | +18.60%                       | +1.72%                        |

At the end of the Investment Period the Underlying Index performance is 31%, so the Derivative Investment Strategy return is 18.6%. The investor does not take advantage of the full performance of the Index (i.e. (participation 60%) \* 31% = 18.6% capped at 50% maximum potential gain). This corresponds to 1.72% annual growth.

### Medium conditions

| Underlying performance | UCITS performance at maturity | Equivalent annual growth rate |
|------------------------|-------------------------------|-------------------------------|
| -5.00%                 | +13.15%                       | +1.24%                        |

At the end of the Investment Period the Underlying Index performance is -5%, so the Derivative Investment Strategy return is 13.15%. That is the minimum gain of 13.15% that protects the investor from underperformance of the Index. This corresponds to 1.24% annual growth.

### Very unfavourable conditions

| Underlying performance | UCITS performance at maturity | Equivalent annual growth rate |
|------------------------|-------------------------------|-------------------------------|
| -55.00%                | -25.00%                       | -2.83%                        |

At the end of the Investment Period the Underlying Index performance is -55%, so the Derivative Investment Strategy return is 13.15%. That is the minimum gain of 13.15% that protects the investor from underperformance of the Index. In

addition, at the end of the Investment Period the portfolio return is negative, due to the scenario of hypothetical losses from certain issuers in the portfolio (as described in the "Risk and Reward Profile" section). The total result for the UCITS performance is -25%. This corresponds to -2.83% negative annual growth.

UCITs performance does not account for fees and other charges, which are described in the "Charges" section.

If Units are sold before the end of the Investment Period: the price will not be calculated using the formula but will be based on the Net Asset Value of the UCITS, which will include the market value of the financial derivative contracts used.

## Risk and Reward Profile



**What do these numbers mean?** They rate how the Fund may perform and the risk of losing part of your capital. Generally the potential for higher gains also means a larger risk of losses. The lowest category does not mean a risk free investment.

Historical data, such as ones used for calculating this indicator, may not be a reliable indication of the future risk profile of this Fund.

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

**This indicator solely describes the risk and reward characteristics of the Derivative Investment Strategy.**

For additional details on risks, please refer to the prospectus.

**Why is this Fund in category 4?** The Fund is classified in the specific category because its Unit price may fluctuate moderately comparative to higher or lower categories classifications. Therefore the likelihood of bigger losses or gains is comparatively moderate.

The Risk/Reward profile is a reasonably accurate reflection of the risk inherent in the Fund under past market & operational conditions. As regards potential future extraordinary events different from those occurred in the past history of the Fund, these are not captured by the Risk/Reward profile. Other risks not captured by it include:

-the risk due to operational failure, i.e. human error or failure in systems and processes,

-the risk due to unforeseeable unusually big orders by clients to exit the Fund, which may result in worse than expected entry/exit price levels,

-the risk that the Derivative Investment Strategy counterparty is not able to meet their obligations under the signed executed agreement (this risk is reduced by receiving collateral amount by the counterparties on a regular basis),

-in cases that the Fund invests in derivatives, mainly the risk of failure of derivative counterparties to fulfill their obligations,

- the default risk, that an issuer of a debt security held by the Fund in its investment portfolio may fail to fulfill his obligations to pay revenue and repay initial investment amount.

## Charges

Investments in this Fund are subject to the following charges:

### One - off charges taken before or after you invest

|              |       |
|--------------|-------|
| Entry Charge | 4.00% |
| Exit Charge  | 1.00% |

### Charges taken from the Fund over each year

|                 |       |
|-----------------|-------|
| Ongoing Charges | 1.74% |
|-----------------|-------|

### Charges taken from the Fund under certain conditions

|                 |      |
|-----------------|------|
| Performance Fee | None |
|-----------------|------|

The entry and exit charges shown are maximum figures and in some cases you may pay less. You can find out the actual charges from your financial advisor or distributor.

Ongoing charges are an estimation of the annual expenses of the Fund based on the last available data as of the publication date of this document. This figure may vary from year to year.

The charges you pay are used to pay the costs of running this Fund, including the costs of marketing and distributing the Fund. These charges reduce the potential growth of the investment.

Investors may switch between other Funds of the Umbrella Fund. Switch charges may be applied in certain cases.

For more information on all charges, please refer to the section FUND CHARGES AND EXPENSES of the prospectus which can be found at websites [www.eurobankfmc.lu](http://www.eurobankfmc.lu).

## Practical Information

### Depository Bank

The depository of the Fund is Eurobank Private Bank Luxembourg S.A.

### Further Information

You can obtain further information about this Fund or other share classes or Funds of the Company, including the prospectus and latest annual and semi-annual reports in English, as well as daily unit prices, free of charge from our website [www.eurobankfmc.lu](http://www.eurobankfmc.lu).

### Specific Fund Information

This KIID is specific to the Fund and share class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the entire umbrella (LF).

Other KIIDs are available for all other UCITS Funds along with their prospectus and annual reports.

Assets and liabilities of each Fund of the umbrella (LF) are segregated by law, therefore, only the profit or loss of this Fund has an impact on your investment.

### Conversion of units /shares

Investors may switch their shares in the Fund for shares in another Fund within (LF). Switching details are provided in the Umbrella Fund prospectus.

### Tax Legislation

This Fund is subject to the tax legislation of Luxembourg which may have an impact on your personal tax position. Please contact a tax advisor for further details.

### Liability Statement

Eurobank Fund Management Company (Luxembourg) S.A may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus for the (LF).

### Remuneration disclosure

The details of the up-to-date remuneration policy of Eurobank Fund Management Company (Luxembourg) S.A., including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, are available on the web-site [www.eurobankfmc.lu](http://www.eurobankfmc.lu). A paper copy will be made available free of charge upon request.

This Fund is authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

This key investor information is accurate as at 10<sup>th</sup> February 2017.