



SICAV Mixed Funds

LUX-PENSION 75%

ISIN Code (cap.) EUR LU0151358164

Annual perf. as from creation

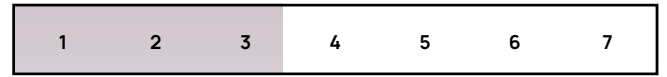
↗ 3,79%

Investment Objective and Policy¹

The objective of the sub-fund is to invest in euro-denominated "investment grade" bonds with a target weight of 25% of the NAV (Net Asset Value) of the sub-fund, and in mid and large-cap European equities with a maximum weight of 75% of the NAV.

The portfolio is actively managed on a discretionary basis without reference to a benchmark.

Risk indicator



Lower risk

Higher risk

We have classified this product in risk class 4 out of 7, which is a medium risk class.

Risks not included in the risk indicator: Exchange rate risk, liquidity risk, counterparty risk, operational risk.

Key Figures

NAV (cap.) on 08.04.2026 239,34 EUR	Highest value of year (cap.) on 25.02.2026 248,84 EUR	Lowest value of year (cap.) on 20.03.2026 226,84 EUR
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Price Evolution²



Risk factors

The sub-fund is characterized by long-term growth potential in its net asset value (NAV) per share, driven by a significant allocation to equities, while market risk is partially diversified through exposure to the investment-grade bond market. Its NAV per share will fluctuate in line with price movements in the market for euro-denominated investment-grade bonds and in the mid- and large-cap European equity markets, in which the sub-fund targets a 25% allocation and may invest up to a maximum of 75%.

The investor is exposed to only limited currency risk, since bond investments are exclusively denominated in EUR. However, currency risk remains for equity investments denominated in GBP, CHF, SEK, DKK, and NOK. The NAV per share of the sub-fund is subject to relatively high volatility, and a loss of invested capital is possible in the medium to long term, particularly in the event of a prolonged downturn in European equity markets.

As the sub-fund may invest a minority portion in emerging markets, investing in the sub-fund may entail a higher degree of risk due to the political and economic conditions in emerging markets, which may affect the value of investments.

Average annual performance

over 1 year (08.04.2025)	16,11 %
over 3 years (05.04.2023)	7,32 %
over 5 years (08.04.2021)	4,22 %
over 10 years (08.04.2016)	4,06 %
since creation (14.10.2002)	3,79 %

Fees ³

Entry fee (max)	2,50 %
Exit fee (max)	1,00 %

Ongoing costs taken each year

Management fees and other administrative or operating costs	1,30 %
Transaction costs	0,40 %

Performance fees There is no performance fee for this product.

Detailed Informations about the fees and charges are in our publication concerning the main banking fees available at www.spuerkeess.lu and in our branches.

Annual performance

Year to quarter	-2.46 %
2025	12.61 %
2024	3.74 %
2023	9.57 %
2022	-10.89 %
2021	10.27 %
2020	-3.97 %
2019	17.72 %
2018	-13.4 %
2017	9.18 %
2016	1.95 %

Technical characteristics

Fund Type	SICAV Mixed Funds
NAV	239,34 EUR
Reference currency ⁴	EUR
Launch date	14.10.2002
Calculation of the NAV	Daily
Stock Type	cap.
Retenue LU	Non
Retenue UE	Non
ISIN Code (cap) EUR	LU0151358164
Bloomberg Code	LXPEN75 (cap)
Cut-off time	12:00 (GMT+1)
Custodian bank	Spuerkeess



Allocation ⁵

Investment allocation

27.02.2026



- Equities : 72,59 %
- Bonds : 23,58 %
- Cash : 3,83 %

Geographical breakdown of the equity investments

27.02.2026



- France : 27,04 %
- Britain : 19,05 %
- Germany : 18,66 %
- Netherlands : 14,30 %
- Switzerland : 11,45 %
- Others : 8,14 %
- Italy : 1,36 %

Sector breakdown of the equity investment

27.02.2026



- Financials : 22,98 %
- Industrials : 19,66 %
- Health Care : 13,07 %
- Consumer Discretionary : 8,47 %
- Information Technology : 8,41 %
- Consumer Staples : 8,32 %
- Utilities : 5,96 %
- Materials : 4,93 %
- Energy : 4,56 %
- Communication Services : 3,62 %

Breakdown of the fixed income investment

27.02.2026



- Governemental : 64,91 %
- Corporate : 35,09 %

Maturity structure (Direct lines)

27.02.2026



- 4-7y : 37,83 %
- 1-4y : 35,08 %
- 7-10y : 22,50 %
- +10y : 4,59 %

Primary Investments

27.02.2026

Fixed Income Performance Metrics

Duration :	4,89
Yield to Maturity :	2,95

Top equity investments

ASML Holding NV :	2,92 %
AstraZeneca Plc :	2,08 %
Roche Holding Ltd Pref :	1,99 %
Argenx SE :	1,98 %
HSBC Holdings Plc :	1,98 %

Information SFDR⁶

The sub-fund does not take environmental or social criteria into account.



1. There is no guarantee that an investment objective will be achieved or that a return on capital will be obtained. The product does not benefit from any guarantee to protect the capital. You may not recover the full amount of your invested capital.
2. Past performance is not indicative of future results.
3. Entry costs are a percentage of the amount you pay in when entering this investment. The percentage is based on the NAV.
Exit costs are a percentage of the value of your investment before it is paid out to you. The percentage is based on the NAV.
Management and other administrative and operating fees are a percentage of the value of your investment per year. This is an estimate based on actual costs over the last year.
Transaction costs are a percentage of the value of your investment. This is an estimate of the costs incurred when buying and selling the underlying investments for the product.
A conversion fee applies when converting some or all of your shares.
This is not an exhaustive list of the costs. Other costs apply, differ per share class and are subject to change.
4. When a sub-fund or class is denominated in another currency than the one of your country, or when costs are partially or fully paid in another currency than yours, then costs and performances may increase or decrease as a result of currency and exchange rate fluctuations.
5. Holdings and Allocations are subject to change. This does not constitute an investment advice to buy or sell the presented securities.
6. Before making any investment decision, please consider all the objectives, characteristics, binding elements of the selection process and methodological limits contained in the Prospectus, the SFDR Precontractual Annex, as well as the Summary of the website Product disclosure. The documents are available at the following link:
<https://www.luxfunds.lu/fr/documents/sustainability-related-disclosures/>

Important Note

Please note that the above subfund may only be distributed in Luxembourg. Shares of funds of our lux|funds range may not be sold to US Persons.

Any subscription must be done on the basis of the fund's prospectus in effect at the time of subscription and the KID ("Key Information Document"), accompanied by the latest annual report or, if more recent, the latest interim report.

For every subscription today (day D) before noon (Luxembourg time), the NAV applicable will be the NAV dated today (D), which will be calculated and published the next day (day D+1), except for Sundays and holidays. Regarding fund of funds, the applicable NAV will be the one dated J+2, calculated and published the day after (J+3), except on Sundays and public holidays.

The indicated historical performance levels are not a guarantee of similar growth in value in the future. Losses of value cannot be ruled out, and Spuerkeess may not be held liable for them. The actuarial yield represents the yield obtained when a bond portfolio is held to maturity.

The level of risk is determined on the basis of the historical performance of the last five years and should not be considered a reliable indicator of the future risk profile of the compartment. It represents the risk of fluctuations in the net asset value per share and may change over time. Level 1 represents the lowest risk, and level 7 represents the highest risk. The higher the risk, the longer the recommended investment period. For details on the risks involved, please consult the KID.

The entry and exit charges are those indicated in the prospectus. The actual applicable charges are in our publication concerning the main banking fees available at www.spuerkeess.lu and in our branches.

Tax information about the fund is available at www.luxfunds.lu and at Spuerkeess branches. It is recommended that investors consult their own legal and tax advisers before investing in the fund.

This document is provided solely for information purposes and cannot be considered legal, tax, or investment advice.