

LUX-PENSION MARCHÉ MONÉTAIRE

ISIN Code (cap.) EUR LU0151358917

Annual perf. as from creation

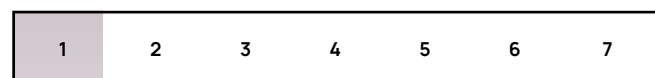
↑ **0,86 %**

Investment Objective and Policy

The objective of the sub-fund is to offer returns comparable to those of the money market or to preserve the value of the investment by primarily investing in euro-denominated money market instruments such as treasury bills or certificates of deposit and/or in short-term euro-denominated bonds.

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 1 out of 7, which is the lowest risk class.

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

Key Figures

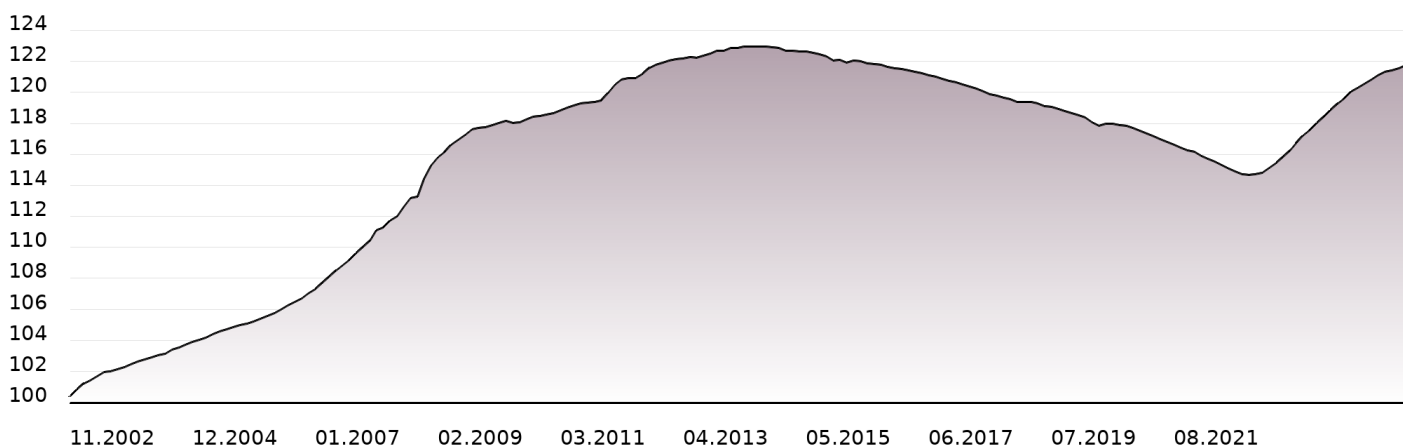
NAV (cap.) on 11.12.2025 121,85 EUR	Highest value of year (cap.) on 11.12.2025 121,85 EUR	Lowest value of year (cap.) on 07.01.2025 120,27 EUR
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Risk factors

LUX-PENSION Money Market is characterized by an almost complete absence of investment volatility, which allows for the preservation of invested capital, even in the short term, in exchange for a limited long-term appreciation potential of the net asset value (NAV) per share compared to other compartments of LUX-PENSION.

The investor is not exposed to currency risk, as investments are exclusively denominated in EUR. 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 those markets, which may affect the value of investments.

Price Evolution



Average annual performance

Year to date (31.12.2024)	1,34 %
over 1 year (11.12.2024)	1,41 %
over 3 years (08.12.2022)	2,02 %
over 5 years (11.12.2020)	0,71 %
over 10 years (11.12.2015)	-0,02 %
since creation (14.10.2002)	0,86 %

Fees

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

Ongoing costs taken each year

Management fees and other administrative or operating costs	0,70 %
Transaction costs	0,10 %

Performance fees

There is no performance fee for this product.

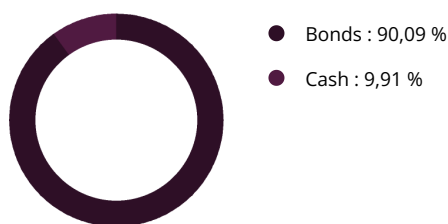
Detailed Informations about the fees and charges are in our publication concerning the main banking fees available at www.spuerkeess.lu and in our branches.

Technical characteristics

Fund Type	SICAV Cash Funds
NAV	121,85 EUR
Reference currency	EUR
Launch date	14.10.2002
Calculation of the NAV	Daily
Stock Type	cap.
Retenue LU	Non
Retenue UE	Non
ISIN Code (cap) EUR	LU0151358917
Bloomberg Code	LXPENMM (cap)
Cut-off time	12:00 (GMT+1)
Custodian bank	Spuerkeess

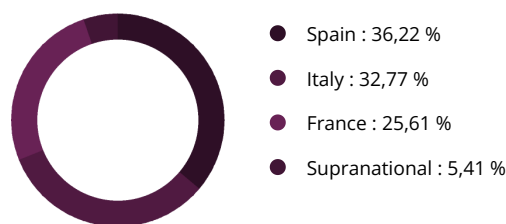
Investment allocation

30.11.2025



Geographical breakdown of the fixed income investments

30.11.2025



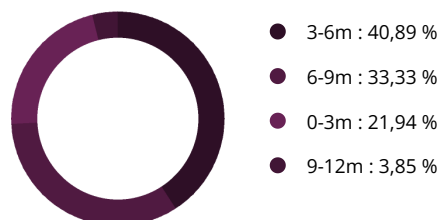
Breakdown of the fixed income investment

30.11.2025



Maturity structure (Direct lines)

30.11.2025



Primary Investments

30.11.2025

Fixed Income Performance Metrics

Yield to Maturity :	1,99
Duration :	0,38

Top bond investments

Espana 0% Ser 1Y 25/10.04.26 :	6,55 %
France 0% 25/25.02.26 :	5,19 %
European Union 0% 25/06.03.26 :	4,87 %
Espana 0% Ser 1Y 25/05.06.26 :	4,85 %
Italia 0% Ser 1Y 24/12.12.25 :	4,79 %

Information SFDR

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

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.