



# LUXFUNDS-CASH EURO

ISIN Code (cap.) EUR LU0040494030 (classe A)

Annual perf. as from creation

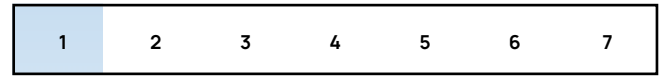
↗ 1,86 %

## Investment Objective and Policy<sup>1</sup>

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

The sub-fund invests its assets mainly in money market instruments denominated in euros, such as treasury bills or treasury certificates and/or short-term bonds denominated in euros. The portfolio is actively managed on a discretionary basis without reference to a benchmark.

## Risk indicator



Lower risk

Higher risk

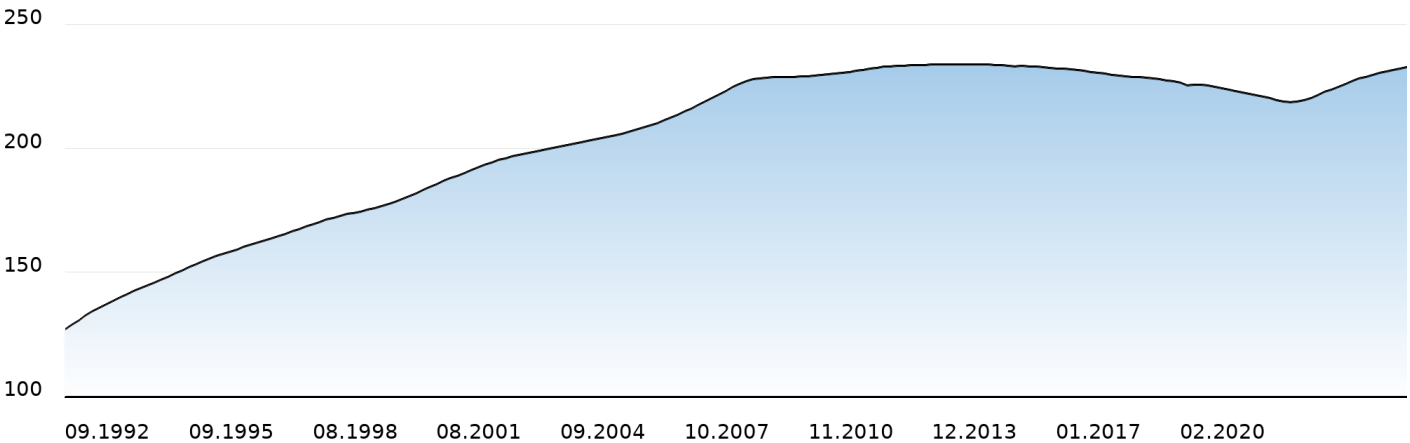
We have classified this product as 1 out of 7, which is the lowest risk class.

Risks not included in the risk indicator: Liquidity risk, Counterparty risk, Operational risk.

## Key Figures

|  |  |   |
|--|--|---|
| NAV (cap.)<br>on 01.04.2026<br><b>232,88 EUR</b> | Highest value of year (cap.)<br>on 01.04.2026<br><b>232,88 EUR</b> | Lowest value of year (cap.)<br>on 02.01.2026<br><b>232,34 EUR</b> |
|--|--|---|

## Price Evolution<sup>2</sup>



## Risk factors

The sub-fund is characterized by the almost complete absence of volatility in the investments, which helps secure the invested capital, even in the short term, in exchange for a low potential for long-term appreciation of the net asset value (NAV) per share. An investor whose reference currency is the euro does not bear any currency risk, as the investments are exclusively denominated in EUR. Since the sub-fund can invest a minority portion in emerging markets, investment in the sub-fund may carry a higher degree of risk due to the political and economic situation in emerging markets, which may affect the value of investments.

## Average annual performance

|                             |         |
|-----------------------------|---------|
| over 1 year (01.04.2025)    | 1,32 %  |
| over 3 years (30.03.2023)   | 2,01 %  |
| over 5 years (01.04.2021)   | 0,79 %  |
| over 10 years (01.04.2016)  | -0,01 % |
| since creation (27.07.1992) | 1,86 %  |

## Annual performance

|                 |         |
|-----------------|---------|
| Year to quarter | 0.2 %   |
| 2025            | 1.57 %  |
| 2024            | 2.54 %  |
| 2023            | 1.99 %  |
| 2022            | -1.22 % |
| 2021            | -1.49 % |
| 2020            | -0.96 % |
| 2019            | -0.76 % |
| 2018            | -0.82 % |
| 2017            | -0.78 % |
| 2016            | -0.32 % |

## Fees <sup>3</sup>

|                 |        |
|-----------------|--------|
| Entry fee (max) | 0,10 % |
| Exit fee (max)  | 0,00 % |

## Ongoing costs taken each year

|   |        |
|---|--------|
| Management fees and other administrative or operating costs | 0,60 % |
| 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](http://www.spuerkeess.lu) and in our branches.

## Technical characteristics

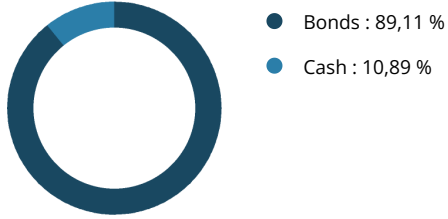
|                                 |                         |
|---------------------------------|-------------------------|
| Fund Type                       | SICAV Cash Funds        |
| NAV                             | 232,88 EUR              |
| Reference currency <sup>4</sup> | EUR                     |
| Launch date                     | 27.07.1992              |
| Calculation of the NAV          | Daily                   |
| Stock Type                      | cap.                    |
| Retenue LU                      | Oui                     |
| Retenue UE                      | Oui                     |
| ISIN Code (cap) EUR             | LU0040494030 (classe A) |
| Bloomberg Code                  | LXCHEUA (cap)           |
| Cut-off time                    | 12:00 (GMT+1)           |
| Custodian bank                  | Spuerkeess              |



### Allocation <sup>5</sup>

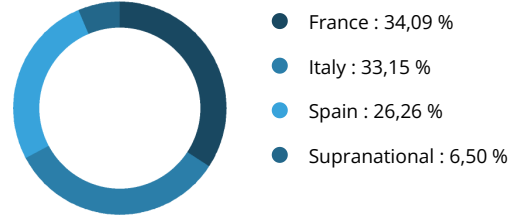
#### Investment allocation

27.02.2026



#### Geographical breakdown of the fixed income investments

27.02.2026



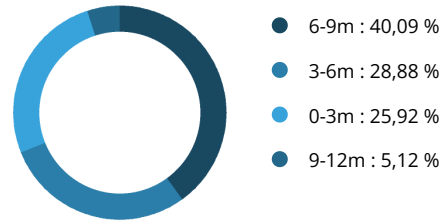
#### Breakdown of the fixed income investment

27.02.2026



#### Maturity structure (Direct lines)

27.02.2026



### Primary Investments

27.02.2026

#### Fixed Income Performance Metrics

|                     |      |
|---------------------|------|
| Yield to Maturity : | 1,97 |
| Duration :          | 0,42 |

#### Top bond investments

|                                 |        |
|---------------------------------|--------|
| European Union 0% 25/06.03.26 : | 5,79 % |
| France 0% 25/02.12.26 :         | 5,56 % |
| Espana 0% Ser 1Y 25/04.12.26 :  | 5,13 % |
| Espana 0% Ser 1Y 25/08.05.26 :  | 5,05 % |
| France 0% 25/09.09.26 :         | 5,01 % |

### Information SFDR <sup>6</sup>

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](http://www.spuerkeess.lu) and in our branches.

Tax information about the fund is available at [www.luxfunds.lu](http://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.