

LUXFUNDS-PORTFOLIO STRATEGIC ALLOCATION

Annual perf. as from creation

→ n/a

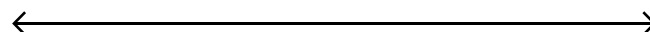
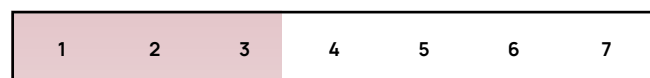
ISIN Code (cap.) EUR LU3032721519 (classe A)

Investment Objective and Policy

The objective of the sub-fund is medium- to long-term capital appreciation through flexible, discretionary, and opportunistic management.

The ESG strategy of the sub-fund aims to identify investment opportunities by selecting UCIs/UCITS that either promote environmental and/or social characteristics (Article 8 SFDR funds) or have a sustainable investment objective (Article 9 SFDR funds), and that demonstrate strong non-financial performance. 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 3 out of 7, which is a medium-low risk class.

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

Key Figures

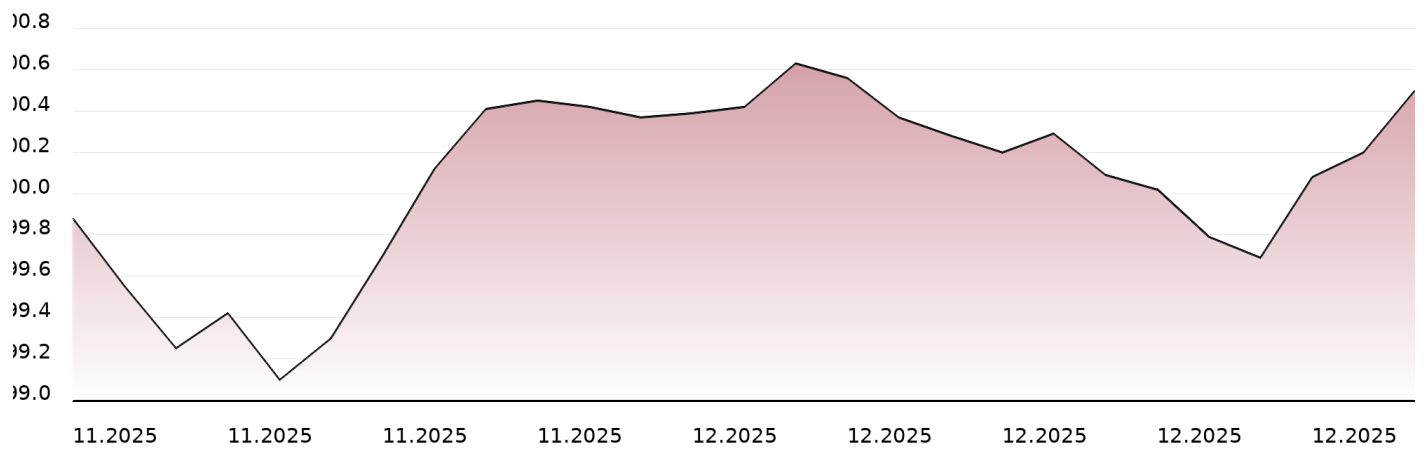
NAV (cap.) on 23.12.2025 100,50 EUR	Highest value of year (cap.) on 05.12.2025 100,63 EUR	Lowest value of year (cap.) on 21.11.2025 99,10 EUR
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Risk factors

The sub-fund applies a sustainable investment strategy. As a result, its market behaviour may differ from that of traditional peers due to its exposure to investments with an environmental and/or social focus. This leads to the presence of certain specific risks related to the sub-fund's thematic orientation. One such risk is the subjective nature of the assessment involved in investment selection: There is a degree of subjectivity in evaluating the social safeguards that a company is expected to uphold. The factors used to assign an ESG rating to a security stem from the methodology applied within the investment process of the managers of the UCIs/UCITS in which the sub-fund invests. In addition to the risks associated with the sub-fund's sustainable investment strategy, the following specific risks also apply to the sub-fund:

- The investments of the sub-fund are subject to fluctuations in the net asset value of the UCIs/UCITS in which the sub-fund has invested. These may invest in fixed-income or floating-rate debt securities or similar instruments, and/or money market instruments. The bond portfolio may include "high-yield" and/or "emerging market" bonds, which carry higher risk but may offer more attractive return opportunities. Over the long term, the bond market does not offer the same growth potential as the equity market but generally provides greater investment stability.
- The UCIs/UCITS in which the sub-fund has invested may invest in the equity market, which is characterized by higher volatility but generally delivers better long-term performance than other types of investments.
- The main risks related to investments in emerging markets include significant fluctuations in securities and currency prices in those countries, potential political, economic, social, or religious instability, unpredictable changes in legislation, and the existence of accounting and financial practices that are less rigorous than those in developed countries. The operating and regulatory conditions of emerging markets may differ from the standards prevailing in major international markets. In the event of a downturn in emerging markets, the sub-fund's net asset value may decline.

Price Evolution



Average annual performance

Year to date (01.01.1970)	n/a
over 1 year (01.01.1970)	n/a
over 3 years (01.01.1970)	n/a
over 5 years (01.01.1970)	n/a
over 10 years (01.01.1970)	n/a
since creation (17.11.2025)	n/a

Fees

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

Ongoing costs taken each year

Management fees and other administrative or operating costs	1,90 %
Transaction costs	0,00 %

Performance fees There is no performance fee for this product.

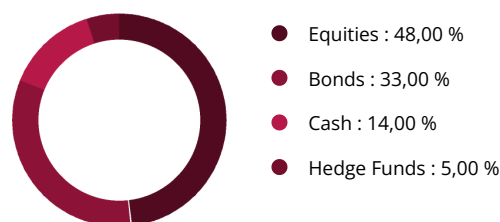
Detailed Informations about the fees and charges are in our publication concerning the main banking fees available at www.spuerkeess.lu and in our branches.

Technical characteristics

Fund Type	SICAV Mixed Funds
NAV	100,50 EUR
Reference currency	EUR
Launch date	01.10.2025
Calculation of the NAV	Daily
Stock Type	cap.
Retenue LU	Non
Retenue UE	Non
ISIN Code (cap) EUR	LU3032721519 (classe A)
Bloomberg Code	(cap)
Cut-off time	12:00 (GMT+1)
Custodian bank	Spuerkeess

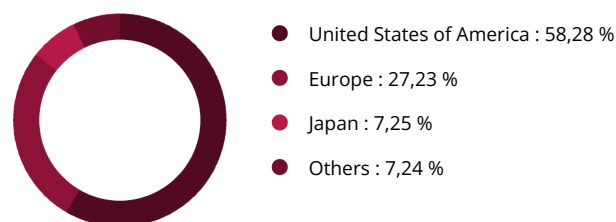
Investment allocation

30.11.2025



Geographical breakdown of the equity investments

30.11.2025



Primary Investments

30.11.2025

Top equity investments

VisionFund - US Equity LC Quantcore I USD :	5,70 %
VisionFund - US Equity Large Cap Core I USD :	4,80 %
VisionFund - Europe Core I EUR :	3,70 %
Goldman Sachs Europ Core E-IA :	3,40 %
Ishares NASDAQ 100 :	2,90 %

Top bond investments

VisionFund - Euro Inv. Grade Corp Bonds I EUR :	12,80 %
Amundi Global Agg SRI 1-5 UCITS ETF HE DR :	12,30 %
Schroder Euro High Yield :	6,10 %
Morgan Stanley Emerging Debt Opportunities :	2,90 %

Information SFDR

SFDR classification: The sub-fund promotes environmental and social characteristics in accordance with Article 8 of the regulation on sustainability-related disclosures in the financial service sector (SFDR).

Minimum proportion of sustainable investment: n/a.

Binding elements of the ESG strategy: At least 80% of the net assets of the sub-fund will either have environmental and social characteristics (Art. 8 of the SFDR) or a sustainable investment objective (Art. 9 of the SFDR) that meets the proprietary ESG filter.

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.