



SPECIFIC MANAGEMENT REGULATIONS FOR THE EB BONDS INDEXED FUND

EFFECTIVE ON 30/06/2024

1. Fund Name and Linked Insurance Products

The name of the fund is the **EB Bonds Indexed** fund. This fund may be linked to an AG Employee Benefits insurance product.

2. Fund Inception Date

17 October 2016

3. Pre-Offering Period

N/A

4. Fund Maturity Date

The fund has no set maturity date.

5. Investment Policy and Objectives

The EB Bonds Indexed fund aims to provide investors with an optimal return relative to the risk class attributed below. To achieve this objective, the fund is wholly invested in bonds, with performance assessed versus the benchmark Barcap EMU Treasury. Capital gains and earned income will be reinvested in the fund, as stipulated in the Management Regulations.

6. Geographic Focus

The fund invests solely in the Eurozone.

7. Investment Restrictions

- a) The fund cannot own or invest in real estate directly.
- b) The fund cannot acquire precious metals, commodities or merchandise. This restriction applies to direct acquisitions only. Purchases via contracts, options or certificates representing ownership will be authorised, although in limited quantities only.
- c) The fund may borrow the equivalent of up to 25% of its net assets, provided that the borrowing is on a temporary basis.
- d) The fund cannot pledge or assign its assets.

8. Unit Value Currency

EUR



9. Frequency of Unit Value Calculation and Availability of Information

The unit value will be calculated on a daily basis and posted on the company's website for information purposes only

10. Management Fees

Management fees for the EB Bonds Indexed fund and the underlying fund(s) under management amount to 1.00% per year, calculated at the rate of 1/365th per day, including the insurer's commission.

11. Risk Rating

To guide the policyholder in the investment decision-making process, the insurer assigns a risk class to each investment fund. The risk class is determined based on the volatility of the assets held in the fund and ranges from 1 to 7, where 7 represents the highest level of risk.

On **30 June 2024**, the risk rating attributed to **EB Bonds Indexed** was 3. This risk rating may vary over time and can be checked via the Morningstar fund fact sheets available on our website www.agemployeebenefits.be.