



JEAN SAYEGH
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Fixed Income



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“ Lyxor Euro 6M is a cash management fund designed to address the persistent low interest rate environment ”

INVESTMENT OBJECTIVE

Lyxor Euro 6M was launched to generate attractive returns while maintaining a risk/return profile close to that of money market funds under normal market conditions. The aim is to achieve a net performance above the EONIA rate over an investment horizon of six to twelve months. It is a short-term*, liquid* investment with a SRRI equal to 1.

HIGH QUALITY LIQUID ASSETS

The investment universe of LYXOR EURO 6M consists of short-term sovereign and corporate vanilla bonds, mainly denominated in euros and with a minimum rating of BBB-**, excluding issues rated BBB- with negative outlook. The Fund complies with strict credit, interest rate and liquidity risk management constraints. The fund also applies sectoral, geographical and issuer diversification rules. They exclude securitised or highly structured instruments.

AN EXPERIENCED MANAGEMENT TEAM***

The investment team is composed of 4 managers and 24 analysts. It manages 26 billion euros (as of January 2020) in HQLA-type and treasury solutions. Lyxor has developed a bond market liquidity measurement tool in partnership with Euroclear. Jean Sayegh, Head of Bond Management, oversaw this project.

*: The criteria used to categorize the "short-term" and "liquid" funds were defined by Lyxor. Liquidity is dependent on market conditions.

** : The lowest credit rating between Moody's, S&P and Fitch must be greater than or equal to BBB-.

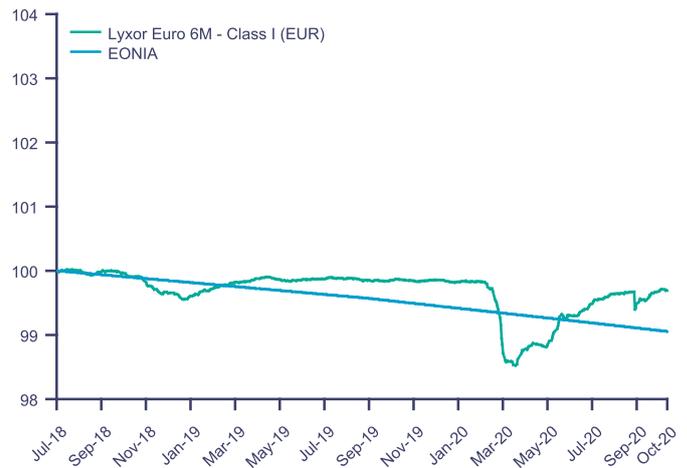
***: On average, the management team has over 12 years of experience.

SUB-MANAGER / ADVISOR DETAILS*

Strategy	Short-Term Bonds
Geographical zone	OECD and Hong Kong
Date firm incorporation	1998
Strategy inception date	July 2018

*Information as end of September 2020

CUMULATIVE FUND PERFORMANCE



Source: Lyxor International Asset Management S.A.S.

Important note: Performance figures are net of fees and expenses and for illustrative purposes only. Past performance is not a reliable indicator of future results. This also applies to historical market data. The value of your investment can go down as well as up. It should not be assumed that the future performance of the Lyxor Fund is or will be comparable or is indicative of the performance information presented herein.

KEY FIGURES

Fund Size - EUR M	1231
Annualized Rate of Return*	-0.1%
Annualized Volatility*	0.4%
Sharpe ratio*	0.8

*Since inception

RISK INDICATORS



Information as of the end of the month indicated at the top of this page.

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MONTHLY RETURNS - %

	J	F	M	A	M	J	J	A	S	O	N	D	YTD
2020	-0.01	-0.08	-1.16	0.29	0.18	0.26	0.26	0.09	-0.11	0.16			-0.16
2019	0.03	0.10	0.06	0.07	-0.05	0.02	0.03	-0.01	-0.03	0.01	-0.02	0.01	0.21
2018							0.00	-0.06	0.06	-0.10	-0.20	-0.07	-0.37

Source: Lyxor International Asset Management S.A.S.

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FUND CHARACTERISTICS

	CLASS SI	CLASS I	CLASS R
Currencies	EUR, USD, JPY, CHF, GBP		
Type of shares	Capitalisation		
Management Fee	Up to 0.11% p.a.	Up to 0.16% p.a.	Up to 0.26% p.a.
Performance Fee	Up to 15% (high watermark)		
Administrative Fee	Max 0.20% p.a.		
Minimum Initial Investment	EUR 10,000,000	EUR 1,000,000	EUR 100
ISIN	LU1841613463	LU1841612903	LU1841614354

DISCLAIMER

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The fund complies with the UCITS Directive (2009/65/EC).

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This fund includes a risk of capital loss. The redemption value of this fund may be less than the amount initially invested. The value of this fund can go down as well as up and the return upon the investment will therefore necessarily be variable. In a worst case scenario, investors could sustain the loss of their entire investment. The obtaining of the tax advantages or treatments defined in this document (as the case may be) depends on each investor's particular tax status, the jurisdiction from which it invests as well as applicable laws. This tax treatment can be modified at any time. We recommend to investors who wish to obtain further information on their tax status that they seek assistance from their tax advisor.

The attention of the investor is drawn to the fact that the net asset value stated in this document (as the case may be) cannot be used as a basis for subscriptions and/or redemptions.

The market information displayed in this document is based on data at a given moment and may change from time to time.

LEGAL STRUCTURE

Subfund of the Luxembourg SICAV
Lyxor Investment Funds

FUND INCEPTION DATE

03/07/2018

SHARE CLASS LAUNCH DATE

20/07/2018

REFERENCE CURRENCY

EUR

LIQUIDITY*

Daily

DEADLINE FOR PLACEMENT OF ORDERS*

Any Valuation Day at 11:00 am (Luxembourg time)

SETTLEMENT*

D+1 business day

* Under normal market conditions, Lyxor intends to offer the LIQUIDITY mentioned above. However, the LIQUIDITY is not guaranteed and there are circumstances under which such LIQUIDITY may not be possible.

** The Fund is subject to an Administrative Expenses fee at a rate of up to 0.20% of the Net Asset Value of each Class of the Fund per annum.

*** The initial investment amount in foreign currencies other than ERU must be equivalent to the amount stipulated in ERU in the table opposite. Please refer to the Fund's legal documentation for complete terms and conditions.

INVESTMENT MANAGER

Lyxor International Asset Management

ADMINISTRATOR

Société Générale Luxembourg

MAIN RISKS

Among the various risks described in the "Investment Risks" section, the sub-fund is particularly exposed to the following risks: risk of capital loss, credit risk, foreign exchange risk, risk related to the use of derivative financial instruments, counterparty risk, risk that the Subfund's investment objective is only partially met, risk linked to low diversification. We recommend that you refer to the "Risk factors" section of the Fund's prospectus. The risks associated with the fund are not limited to those stated above.

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Notice to French investors: The intent to market the units of the Fund in France has been duly notified to the French "Autorité des marchés financiers".

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