

Information about pension fund

Management company:	"Luminor investicijų valdymas" UAB
Fund manager:	Vytenis Lapinskas
Custodian bank:	Luminor Bank AS
Date of inception:	2021.05.24

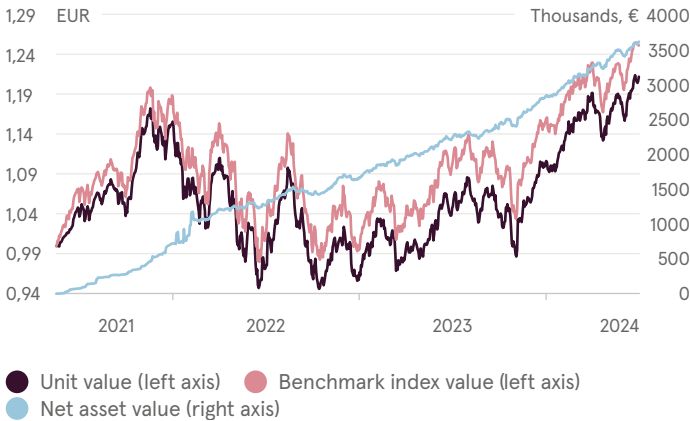
Fund description

It is a high-risk fund and up to 100% of its assets can be invested in equity markets. The fund's assets are passively invested in funds that replicate indices taking into account environmental, social or governance factors. Recommended for 16-50 year old savers.

Features of the Fund

Period	2024.03.29	2024.06.28
Fund unit value, EUR	1,1915	1,2119
Net asset value, EUR	3 250 314	3 610 432

Fund performance



Change in unit value (%)*

3 months	1,71%
6 months	9,54%
12 months	14,56%
5 years**	-
10 years**	-
Since inception**	6,40%

* Past performance provides no guarantee of future performance.

** Aggregated on a 365 days per year basis.

Fund manager's commentary

The tendencies of the first quarter persisted throughout the second quarter as well. Global equities buoyed by strong economic growth provided robust returns. Emerging market equities were the best sub-asset class (led by Taiwan, China and India) while U.S. market also showed strong performance due to large capitalization technology firms. Small capitalization stocks underperformed, pressured by high interest rates. Sustainability-related indices underperformed versus broad market indices due to smaller allocation in technology and communication services sectors.

The shares and weightings of the fund's benchmark index are selected in accordance with the investment strategy set out in the rules of the fund, but the fund manager may make investment decisions at his own discretion. The value of the investment may fluctuate up and down. You may earn less than you have invested. Past performance is no guarantee of future results.

Pursuant to our contract with MSCI Inc., we have a contractual obligation to provide the following information:

Luminor Investment Management, UAB calculates the return of the composite benchmark using the end-of-day benchmark values obtained from MSCI (MSCI data). For the avoidance of doubt, MSCI is not a standard composite benchmark administrator or contributor, aggregator or supervised provider and MSCI data are not deemed a submission or a provision for the purposes of composite benchmark returns, as those terms may be defined in any rules, laws, regulations, legislation or international standards. MSCI data are provided as is without warranty or representation of any kind and without any obligation to reproduce or distribute them. MSCI makes no representations as to the advisability of any investment or strategy and does not endorse, distribute, publish, sell or otherwise recommend or promote any investment strategy, including financial products or strategies, that are based on MSCI's data, models, analytical and other materials or information or in which MSCI's data, models, analytical and other materials or information are monitored or otherwise used.

TOP investments

UBS (Lux) Fund Solutions MSCI World Socially Resp. UCITS ETF	18,83%
BNP Paribas Easy MSCI World SRI S Series 5% Capped UCITS ETF	18,65%
Amundi MSCI World SRI C NZ	18,10%
iShares MSCI World SRI UCITS ETF	17,91%
UBS(Irl) ETF plc MSCI ACWI Socially Responsible UCITS ETF	16,49%
iShares MSCI EM SRI UCITS ETF	9,13%

Geographical allocation of investments

Developed countries	89,98%
Lithuania	0,89%
Emerging countries	9,13%

Allocation of investments by asset class

Equity funds	99,11%
Cash and cash equivalents	0,89%

SFDR funds*	99,11%
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* Investments in funds that promote environmental or social characteristics and in funds that have sustainable investments as their objective (according to Article 8 And 9 of [EU Regulation 2019/2088](#)) Regulation - 2019/2088 - EN - sfdr - EUR-Lex.

Benchmark

From 1 April 2023:
 85 % global equities (MSCI World SRI Filtered ex Fossil Fuels Index);
 25 % emerging markets (MSCI Emerging Markets SRI Filtered ex Fossil Fuels Index).

Fund fees

Fees deducted from the Fund during the year

Management fee	0,40%
Depositary fees	0,07%
Withdrawal fee before reaching the minimum retirement age	1%