lumiors Fund

Private equity,
made accessible.

lumiors

This is a marketing communication. Please refer to the prospectus and the Key Information Document (KID) before making any final investment

The lumiors dream

Purpose and returns, considered together

Many investors assume that doing good with their money means accepting lower returns. We started lumiors from a different view: that many of the companies shaping a better world, in energy, health, technology and beyond, are also some of the most interesting long-term investment opportunities. We just made them accessible.

Private equity. Impact-oriented, from €1,000.

At a glance

Fund type	Fund-of-Funds (Private Equity).
SFDR classification	Article 8 (promotes environmental/social characteristics; no sustainable investment minimum)
Minimum investment	€1,000.
Fees	1.5% per year management fee, no performance fee. Entry fee 3.95% (Class A, retail); exit fee 0.50%
Target net return	Approx. 9–12% per year (long-term objective, not guaranteed, future performance is subject to taxation which depends on the personal situation of each investor, and which may change in the future.).
Recommended horizon	10 years.
Liquidity	Quarterly redemption windows from year 3, after a 3-year lock-up; subject to limits and gates. Investments of the Fund are not liquid.
Fund manager	lumiors registered with the Dutch Authority for the Financial Markets (AFM) as an investment institution and is managed by (AFM sub-fund ID 50039044). Elite Fund Management B.V.

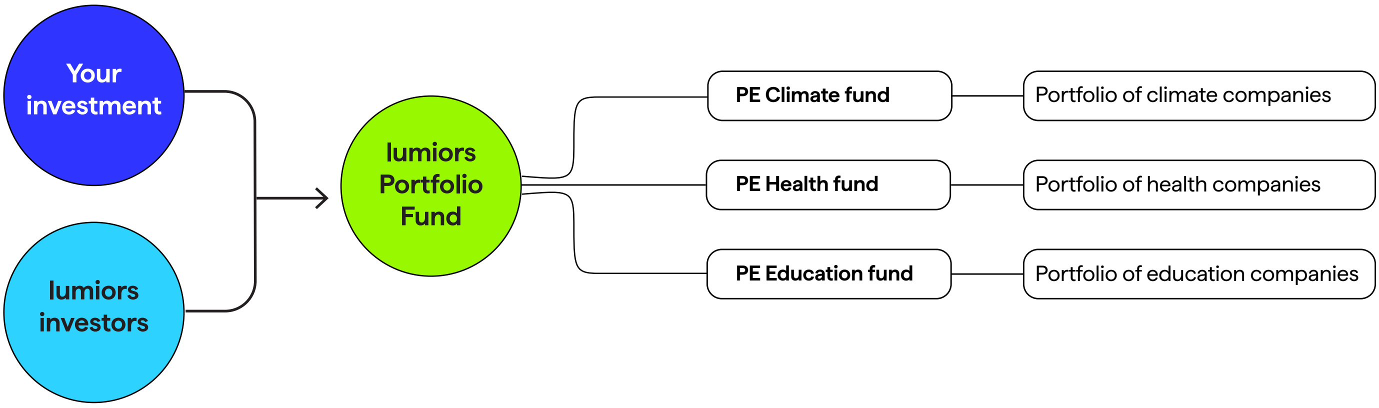
The target net return is an objective only, not a forecast or guarantee. No capital guarantee is provided. Investors may lose all or part of their invested capital. A 3.95% entry fee (Class A) apply; early-exit reductions of 5% (within 6 years) or 3% (6–10 years) may also apply. See the Prospectus and Essential Information Document (EID/KID).

How lumiors works

A fund-of-funds built around long-term value creation.

lumiors pools capital across a curated selection of private equity funds, not individual companies. Each underlying fund is chosen through our Purposeful Capital (ROI^2) framework, assessing financial quality, governance, strategic fit, and sustainability characteristics.

Illustrative structure



Geography: Primarily developed markets, particularly Europe and North America, with the possibility of allocating part of the portfolio to emerging markets such as Sub-Saharan Africa, Southeast Asia and Latin America, where consistent with the fund's objectives, strategy and risk profile.

Illustrative funds

The following are illustrative examples of the type of private equity and growth-equity managers that may align with the lumiors ROI^2 approach. They do not represent actual, committed or probable investments; any allocation is subject to full due diligence and approval under the Fund's investment process, risk framework and

Übermorgen Ventures — early-stage climate and sustainability investing

SevenGen — energy transition and sustainable infrastructure

Just Climate — growth-equity in scalable climate solutions

Founders Future — technology-driven growth and innovation

Planet A Ventures — early-stage European climate-tech venture

The people behind lumiors

Charles Mander

External Marketing Partner to Elite Fund Management

McKinsey, NS International, felyx, Axelera AI.

Oxford University.

Christiaan van der Does de Willebois

Portfolio Manager lumiors

Elite Fund Management

Fourthline, World Bank, Loyens & Loeff.

Cambridge University.

Jay Longworth

External Marketing Partner to Elite Fund Management

Barts Foundation, World Vision, Imperial College London, Murray Edwards College,

Cambridge University.

Returns, Risk & ROI²

Financial returns

What to expect

The fund targets a long-term net return in the range of approximately 9–12% per year. This target represents an objective only and does not constitute a forecast or guarantee. Actual results may differ materially. No capital protection is provided and investors may lose all or part of their invested capital.

Past performance is not a reliable indicator of future results.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and/or current market conditions and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the investment/product.

KID performance scenarios

Scenario (€10,000 invested)	After 5 years	After 10 years
Stress	**€7,104 (−6.5%/yr)**	**€8,843 (−2.4%/yr)**
Unfavourable	**€14,215 (+7.4%/yr)**	**€14,345 (+7.5%/yr)**
Moderate	**€15,252 (+8.9%/yr)**	**€16,701 (+10.8%/yr)**
Favourable	**€15,941 (+9.9%/yr)**	**€18,427 (+13.0%/yr)**

Scenarios are illustrative and are not an exact indicator. Source: Essential Information Document (EID/KID), 01-03-2026. Past performance is not a reliable indicator of future results.

Risk

High-risk product. The Summary Risk Indicator places this product in class 6 of 7, the second-highest risk class (source: Essential Information Document / EID). Long-term and illiquid, with a 3-year lock-up and quarterly redemption windows thereafter, subject to limits, gates and exit reductions. You may lose all or part of your invested capital. Read the Prospectus and Essential Information Document (EID/KID) before investing.

ROI²: Returns with impact

“lumiors is SFDR Article 8, promoting environmental and social characteristics. It does not have a sustainable-investment objective, commits to no minimum share of sustainable investments, and does not take principal adverse impacts into account at product level. Under our binding Purposeful Capital (ROI²) framework, an investment is selected only if, alongside financial return, it also promotes environmental and/or social characteristics; these are assessed in relation to the UN Sustainable Development Goals (SDGs). This does not imply guaranteed outcomes and is subject to data availability. We don’t claim perfection or certainty. We claim discipline: a consistent approach to connecting purpose with long-term performance.”

Why lumiors is different

Private equity, opened up

Institutional-market access from €1,000. Regulated, professionally managed, transparent.

ROI²

We track Return on Investment and Return on Impact. Both matter. Both are measured.

No performance fee, no complexity

1.5% management fee per year and no performance fee. Quarterly redemption windows from year 3 (after a 3-year lock-up), subject to limits and gates. Entry fee 3.95% (Class A, retail); exit fee 0.50%; ongoing costs approx. 3.34% per year, including underlying fund costs. See the Prospectus and EID (KID) for the full breakdown.

How to invest

Ready to invest?

1. **Register**
   at www.lumiors.com
2. **Complete onboarding:**
   identity verification and suitability check
3. **Choose your structure:**
   personal (Box 3), pension, or corporate (BV / holding)
4. **Invest from €1,000;**
   participations issued monthly at NAV

Find out more

Invest in the world you want to live in

Contact details
Christiaan van der Does de Willebois
chris@lumiors.com
Amsterdam, The Netherlands

Find us at
lumiors.com

lumiors