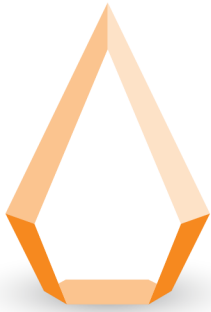




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EUROPE

# Efficiency Growth Fund - Euro Global Bond-P (EUR)

GFG Groupe Financier de Gestion  
(Monaco) SAM

BEST FUND OVER 3 YEARS  
BOND EURO

Ranjit Tinaikar  
Managing Director, Asset management

Robert Jenkins  
Head of Research, Lipper