

# European Specialist Investment Funds - M&G Total Return Credit Investment Fund

**Categoria Morningstar™**
**W EUR Acc**

Hedged

**Benchmark Morningstar**

Morningstar Global Core Bond GR Hedged

EUR

Usato nel Report

**Benchmark Dichiarato**

Euribor 1 Month EUR

**Morningstar Rating™**

★★★★★

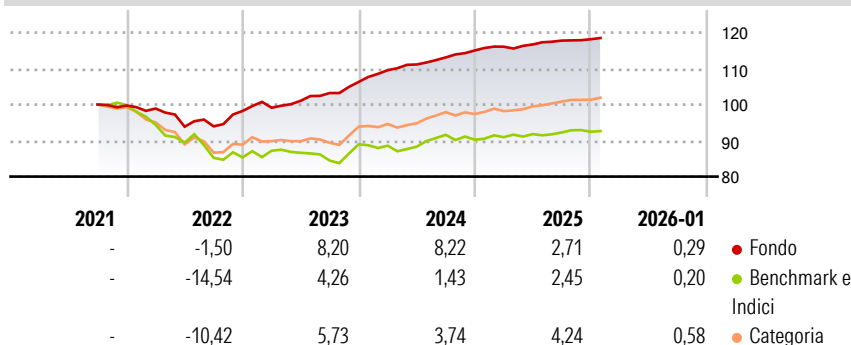
**Obiettivo d'Investimento Dichiarato**

The Fund aims to provide a total return (the combination of income and capital growth) of the Benchmark plus 3-5% (gross of fees per annum), over any five-year period. The Fund invests at least 70% of its Net Asset Value in corporate and government bonds, cash (meaning deposits permitted by Article 41(1) of the Law of 2010) and near cash, Asset-Backed Securities and preference shares denominated in any currency. The Fund may invest a significant portion of its assets in Asset-Backed Securities. Issuers of these securities may be located in any country, including Emerging Markets. At least 75% of the Fund's assets will be denominated in EUR or hedged back to EUR. The Fund may invest in Convertible Bonds including up to 20% of its Net Asset...

**Misure di Rischio**

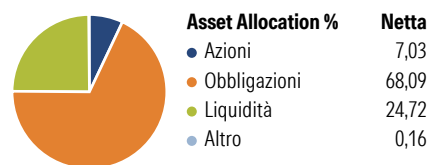
3Y Alpha	2,83	3Y Sharpe Ratio	1,49
3Y Beta	-0,05	3Y Std Dev	2,00
3Y R-Squared	1,01	3Y Risk	-Med
3Y Info Ratio	0,82	5Y Risk	-
3Y Tracking Error	4,75	10Y Risk	-

Basati su Morningstar Global Core Bond GR Hedged EUR (dove applicabile)

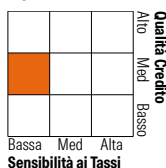
**Rendimenti**


Rend. Cumulati %	Fondo	Bmk	Cat	Rendimenti Trimestrali %	Q1	Q2	Q3	Q4
3-Mesi	0,55	-0,23	0,68	2026	-	-	-	-
6-Mesi	1,02	1,30	2,26	2025	0,91	0,54	0,92	0,32
1-Anno	2,45	2,37	4,57	2024	3,06	1,46	1,75	1,71
3-Anni Ann.ti	5,81	2,09	3,86	2023	0,90	1,94	2,14	2,99
5-Anni Ann.ti	-	-	-	2022	-0,83	-5,10	0,11	4,55
10-Anni Ann.ti	-	-	-					

Rendimenti aggiornati al 30/01/2026

**Portafoglio 31/12/2025**

**Fixed Income Style**

Box™



Sensibilità ai Tassi

**Fondo**
**Credit Quality %**
**Fond**
**Credit Quality %**
**Fond**

Duration Effettiva	0,01			
Maturità effettiva	-			
Qualità Credito Media	BBB			
AAA	30,83	BBB	25,92	
AA	10,91	BB	11,80	
A	14,38	B	5,44	
		Below B	0,72	
		Not Rated	0,00	

**Titoli principali**

Nome	Settore	%
Lloyds Bank Plc	—	5,07
Royal Bank Of Canada (Uk)	—	5,07
National Australia Bank Ltd.	—	2,43
HSBC Global Liq Euro...	—	1,96
BlackRock ICS Euro Liq Prem...	—	1,96
MS Liquidity Fds Euro Lqdy...	—	1,96
Stt Strt EUR Lqdy LVNAV...	—	1,94
Mizuho International Plc	—	1,75
Credit Agricole Cib	—	1,64
Germany (Federal Republic Of)	—	1,49
% Primi 10 Titoli sul Patrimonio		25,27
Numero Complessivo di Titoli Azionari		4
Numero Complessivo di Titoli Obbligazionari		524

**Fixed Income Sector Weightings %**
**Fondo**

Governativo	13,29
Societario	51,38
Cartolarizzazioni	18,92
Enti Locali	0,00
Liquidità ed equivalenti	16,41
Derivati	0,00

**Coupon Range %**
**Fondo**

0 coupon	4,81
Da 0 a 4 cedole	48,44
Da 4 a 6 cedole	29,69
Da 6 a 8 cedole	12,68
Da 8 a 10 cedole	2,83
Da 10 a 12 cedole	1,14
Oltre 12 cedole	0,41

**Scadenze %**
**Fondo**

da 1 a 3	19,82
da 3 a 5	25,11
da 5 a 7	21,66
da 7 a 10	12,76
da 10 a 15	2,94
da 15 a 20	2,67
da 20 a 30	2,02
oltre 30	7,66

**Anagrafica**

Società di Gestione	M&G Luxembourg S.A.	Patrimonio Classe (Mln)	62,38 EUR	Investimento Min. Ingresso	-
Telefono	-	(30/01/2026)		Investimento Min. Successivo	-
Web	www.mandg.com	Domicilio	LUSSEMBURGO	T.E.R.	0,59%
Data di Partenza	27/09/2021	Valuta del Fondo	EUR	Spese correnti	0,60%
Nome del Gestore	-	UCITS	Si	Commissione di incentivo	-
Data Inizio Gestione	04/03/2013	Inc/Acc	Acc		
NAV (30/01/2026)	EUR 118,40	ISIN	LU2377005462		
Patrimonio Netto (Mln)	5.274,54 EUR				

(31/12/2025)