

# Liquid Euro - B Cap EUR

(ISIN: LU0187236970)

## A sub-fund (hereafter referred to as the Fund) of Goldman Sachs Funds VI

This fund is managed by Goldman Sachs Asset Management B.V.

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Objectives and Investment Policy

The Fund is classified as a financial product under Article 8 of the EU Sustainable Finance Disclosure Regulation. The Fund promotes environmental or social characteristics but does not have a sustainable investment objective. The Fund integrates ESG factors and risk in the investment process alongside traditional factors. Detailed information on the sustainability related disclosures of the Fund can be found in the Template Pre-contractual disclosure (annex of the prospectus) on <https://am.gs.com>. This short-term variable net asset value money market fund seeks to provide investors with stable and low-risk returns. We aim to preserve the value of all capital invested and offer investors liquidity (the possibility to enter/leave the fund with the same day value). The fund invests in all types of money market instruments denominated in Euro like commercial paper, floating rate notes (notes with a variable interest rate), Treasury Bills, short-term bonds, deposits and certificates of deposits. The fund limits its weighted average maturity (duration) to 60 days and its weighted average life (weighted

average of the times until an asset's principal is repaid) to 120 days. We aim to beat the performance of the benchmark Euro Short-Term Rate (€STR). Furthermore, we always make sure that a regular cash flow is obtained. We add value by forming a view on the evolution of interest rates, and acting on that view. In addition we selectively take positions in attractively priced credit instruments. You can sell your participation in this fund on each (working) day on which the value of the units is calculated, which for this fund occurs daily. Money Market funds (MMF) are not guaranteed investments. Investing in MMFs is different from investing in deposits and the risk of principal fluctuation exists. An MMF does not rely on external support for guaranteeing the liquidity of the MMF or stabilizing the NAV per unit or share. The risk of loss of the principal is borne by the investor. The fund does not aim to provide you with a dividend. It will reinvest all earnings.

## Risk and Reward Profile



- Historical data, such as is used for calculating this indicator, may not be a reliable indication of the future risk profile of this fund. There is no guarantee that the risk indicator will remain unchanged, it may shift over time. The lowest category of risk does not mean that the investment is risk free.
- This fund is in category 1 because of the behaviour of the product during the measuring period. The overall market risk, taking into account past performances and future potential evolution of the markets, associated with money market instrument used to reach the investment objective

is considered low.

- No guarantee is provided as to the recovery of the initial investment.
- Moreover, currency fluctuation may impact the Fund's performance. Investments in a specific theme are more concentrated than investments in various themes.
- These financial instruments are impacted by various factors.
- These include, but are not limited to, the development of the financial market, the economic development of issuers of these instruments who are themselves affected by the general world economic situation and the economic and political conditions in each country.
- Expected credit risk, the risk of failure of the issuers of underlying investments is low.
- The Fund's liquidity risk is set to low. Liquidity risks arise when a specific underlying investment is difficult to sell, causing possible difficulty to redeem your investment from the fund.

## Charges

All charges paid by the investor are used to pay the running costs of the fund, including the cost of marketing and distributing it. These charges reduce the potential growth of your investment.

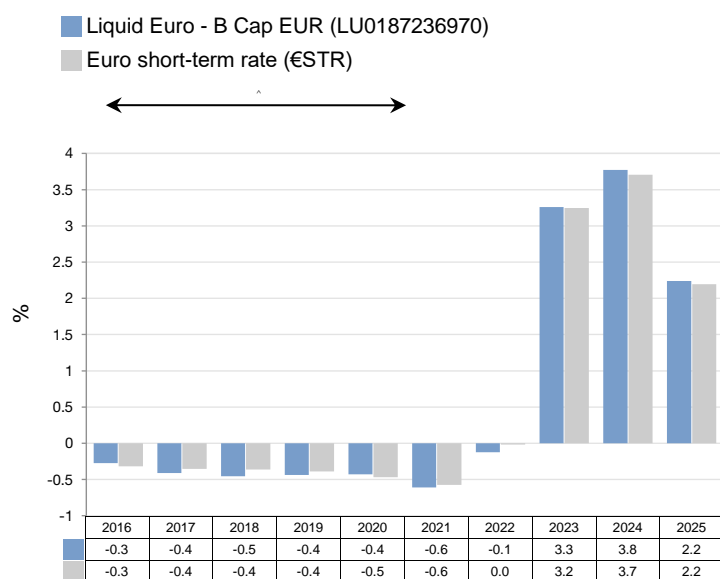
One-off charges taken before or after you invest:	
Entry charge	none
Exit charge	none
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the fund over a year:	
Ongoing charges	0.17%
Charges taken from the fund under certain specific conditions:	
Performance fee	none

The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses for the year ending December 2025. This figure may vary from year to year. It excludes transaction costs (including taxes and brokerage commissions) and any borrowing costs, which are payable from the assets of the Fund and may impact returns on your investment, and performance fees (where applicable).

You can find more detail about the charges in the chapter "Subscriptions, redemptions and conversions" and "Fees, expenses and taxation" of the prospectus which is available in the Funds/ Document library section of <https://am.gs.com>.

## Past Performance



The Fund was launched in 2002. The share class was launched in 2004.

The past performance shown here takes account of all charges and costs, excluding entry and exit costs and fund switching costs.

The past performance is calculated in EUR.

The Benchmark changed over time. Current Benchmark: Euro Short-Term Rate (€STR) (Euro Overnight Index (EONIA) until 14 Dec 2020).

Performance in the past is not a reliable indicator of future results.

^ This performance was achieved when the fund had different characteristics.

## Practical Information

**Depository:** Brown Brothers Harriman (Luxembourg) S.C.A.

Further information about this fund including other share classes, copies of the prospectus and of the annual and half-yearly reports of the fund may be obtained from the Management Company free of charge and in the Funds/ Document library section of <https://am.gs.com>.

The Management Company has adopted a remuneration policy and report detailing the general remuneration principles, governance, as well as the remuneration of identified staff and relevant quantitative information which, once available, may be obtained free of charge upon request at the registered office of the Management Company or consulted in the Creating Impact / Policies section of <https://am.gs.com>.

The price of the shares / units of the fund is calculated and published in EUR. The prices will be made public in the Funds section of <https://am.gs.com>.

This fund is subject to tax laws and regulations of Luxembourg. Depending on your country of residence, this might have an impact on your personal tax position.

Goldman Sachs Asset Management B.V. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

This Key Investor Information describes a sub-fund of the fund Goldman Sachs Funds VI. The prospectus and the periodical reports for the fund are prepared for the entire fund including all its sub-funds. Under Luxembourg Law of 17 December 2010 on Undertakings for Collective Investment sub-funds assets and liabilities of the sub-funds of the fund are segregated and may be deemed to be separate entities for the purpose of the relations between investors and may be separately liquidated.