

Performance scenarios

SIDERAS FUNDS - FINANCIAL BOND - B Acc (Shareclass Identifier: LU2618881069)

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product/benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Scenario - Effective Date: 08/31/2023		1 year	5 years
Minimum		There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs Average return each year	EUR 7,410 -25.85%	EUR 7,490 -5.61%
Unfavourable	What you might get back after costs Average return each year	EUR 8,470 -15.34%	EUR 8,960 -2.17%
Moderate	What you might get back after costs Average return each year	EUR 10,310 3.14%	EUR 12,310 4.25%
Favourable	What you might get back after costs Average return each year	EUR 11,960 19.62%	EUR 13,380 6%

Scenario - Effective Date: 09/30/2023		1 year	5 years
Minimum		There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs Average return each year	EUR 7,420 -25.83%	EUR 7,490 -5.61%
Unfavourable	What you might get back after costs Average return each year	EUR 8,470 -15.34%	EUR 8,910 -2.29%
Moderate	What you might get back after costs Average return each year	EUR 10,310 3.14%	EUR 12,310 4.25%
Favourable	What you might get back after costs Average return each year	EUR 11,960 19.62%	EUR 13,380 6%

Scenario - Effective Date: 10/31/2023		1 year	5 years
Minimum		There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs Average return each year	EUR 7,420 -25.81%	EUR 7,490 -5.61%
Unfavourable	What you might get back after costs Average return each year	EUR 8,470 -15.34%	EUR 8,940 -2.22%
Moderate	What you might get back after costs Average return each year	EUR 10,310 3.14%	EUR 12,270 4.17%
Favourable	What you might get back after costs Average return each year	EUR 11,960 19.62%	EUR 13,380 6%

Scenario - Effective Date: 11/30/2023		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 7,420 -25.78%	EUR 7,490 -5.61%
Unfavourable	What you might get back after costs Average return each year	EUR 8,470 -15.34%	EUR 9,210 -1.64%
Moderate	What you might get back after costs Average return each year	EUR 10,310 3.14%	EUR 12,260 4.17%
Favourable	What you might get back after costs Average return each year	EUR 11,960 19.62%	EUR 13,380 6%

Scenario - Effective Date: 12/29/2023		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 7,400 -25.97%	EUR 7,480 -5.65%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,360 -1.31%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,870 3.49%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 01/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 7,310 -26.9%	EUR 5,990 -9.74%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,400 -1.23%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,870 3.49%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 02/29/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 7,310 -26.9%	EUR 6,000 -9.71%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,370 -1.28%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,840 3.43%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 03/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,980 -9.77%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,500 -1.03%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,840 3.43%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 04/30/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,800 -10.31%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,490 -1.05%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,700 3.19%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 05/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,950 -9.87%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,560 -0.89%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,370 2.59%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 06/30/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,830 -10.24%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,570 -0.88%
Moderate	What you might get back after costs Average return each year	EUR 10,250 2.48%	EUR 11,350 2.56%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,970 5.33%

Scenario - Effective Date: 07/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,790 -10.34%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,590 -0.83%
Moderate	What you might get back after costs Average return each year	EUR 10,270 2.68%	EUR 11,200 2.3%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,960 5.33%

Scenario - Effective Date: 08/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,790 -10.35%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,590 -0.83%
Moderate	What you might get back after costs Average return each year	EUR 10,270 2.68%	EUR 11,110 2.13%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,960 5.33%

Scenario - Effective Date: 09/30/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,790 -10.35%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,590 -0.83%
Moderate	What you might get back after costs Average return each year	EUR 10,270 2.74%	EUR 11,050 2.01%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,960 5.33%

Scenario - Effective Date: 10/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,790 -10.35%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,590 -0.83%
Moderate	What you might get back after costs Average return each year	EUR 10,290 2.91%	EUR 10,830 1.61%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,960 5.33%

Scenario - Effective Date: 11/30/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 5,790 -10.35%
Unfavourable	What you might get back after costs Average return each year	EUR 8,400 -16.01%	EUR 9,590 -0.83%
Moderate	What you might get back after costs Average return each year	EUR 10,300 3.01%	EUR 10,770 1.49%
Favourable	What you might get back after costs Average return each year	EUR 11,900 18.96%	EUR 12,960 5.33%

Scenario - Effective Date: 12/31/2024		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,300 -6.1%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,360 3.61%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 01/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,420 -5.78%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,370 3.66%	EUR 10,780 1.52%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 02/28/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,500 -5.59%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,380 3.75%	EUR 10,780 1.52%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 03/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,550 -5.47%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,390 3.94%	EUR 10,780 1.52%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 04/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,630 -5.26%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,430 4.31%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 05/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,630 -5.27%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,450 4.52%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 06/30/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.28%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,470 4.71%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 07/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.28%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,500 5.02%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 08/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.29%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,510 5.06%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 09/30/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.29%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,530 5.32%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 10/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.28%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,560 5.57%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 11/30/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 7,620 -5.29%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.93%	EUR 9,640 -0.73%
Moderate	What you might get back after costs Average return each year	EUR 10,560 5.57%	EUR 10,800 1.56%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.08%	EUR 13,030 5.43%

Scenario - Effective Date: 12/31/2025		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	EUR 8,410 -15.94%	EUR 7,620 -5.29%
Unfavourable	What you might get back after costs Average return each year	EUR 8,410 -15.94%	EUR 9,630 -0.75%
Moderate	What you might get back after costs Average return each year	EUR 10,560 5.56%	EUR 10,790 1.54%
Favourable	What you might get back after costs Average return each year	EUR 11,910 19.05%	EUR 13,020 5.41%