

## Performance scenarios

### SIDERAS FUNDS - CHRISTIAN EQUITY - C Acc (Shareclass Identifier: LU2678967121)

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 12 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: 11/30/2023 |  | 1 year  | 7 years              |
|---------------------------------------|--|---|----------------------|
| <b>Minimum</b>                        |  | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year | EUR 5,880<br>-41.2%   | EUR 3,780<br>-12.99% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year | EUR 8,550<br>-14.51%  | EUR 9,880<br>-0.18%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year | EUR 11,060<br>10.61%  | EUR 19,990<br>10.4%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year | EUR 14,200<br>42.04%  | EUR 22,410<br>12.22% |

| Scenario - Effective Date: 12/29/2023 |  | 1 year  | 7 years              |
|---------------------------------------|--|---|----------------------|
| <b>Minimum</b>                        |  | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year | EUR 7,000<br>-30.02%  | EUR 3,730<br>-13.14% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year | EUR 8,290<br>-17.12%  | EUR 9,150<br>-1.25%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year | EUR 10,760<br>7.63%   | EUR 16,480<br>7.39%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year | EUR 13,870<br>38.7%   | EUR 18,540<br>9.22%  |

| Scenario - Effective Date: 01/31/2024 |  | 1 year  | 7 years              |
|---------------------------------------|--|---|----------------------|
| <b>Minimum</b>                        |  | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year | EUR 6,940<br>-30.65%  | EUR 1,160<br>-26.47% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year | EUR 8,410<br>-15.89%  | EUR 10,280<br>0.4%   |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year | EUR 10,920<br>9.23%   | EUR 18,150<br>8.88%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year | EUR 14,080<br>40.75%  | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 02/29/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 6,940<br>-30.64% | EUR 1,170<br>-26.43% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 10,830<br>1.15%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.28%  | EUR 18,080<br>8.83%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 03/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 7,070<br>-29.33% | EUR 1,160<br>-26.51% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,310<br>1.77%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.28%  | EUR 18,080<br>8.83%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 04/30/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 7,070<br>-29.34% | EUR 1,090<br>-27.18% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,130<br>1.54%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.28%  | EUR 18,080<br>8.83%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 05/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 7,060<br>-29.36% | EUR 1,140<br>-26.64% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,250<br>1.7%   |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.28%  | EUR 18,040<br>8.79%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 06/30/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 7,060<br>-29.36% | EUR 1,090<br>-27.1%  |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,640<br>2.2%   |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.28%  | EUR 18,040<br>8.79%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 07/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 6,980<br>-30.18% | EUR 1,050<br>-27.52% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,300<br>1.76%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.27%  | EUR 18,030<br>8.79%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 08/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.31% | EUR 1,050<br>-27.57% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.89% | EUR 11,330<br>1.79%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,930<br>9.27%  | EUR 18,030<br>8.79%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.75% | EUR 20,550<br>10.84% |

| Scenario - Effective Date: 09/30/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.3%  | EUR 1,050<br>-27.55% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,390<br>-16.07% | EUR 11,600<br>2.14%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.1%   | EUR 17,790<br>8.58%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,050<br>40.46% | EUR 20,250<br>10.61% |

| Scenario - Effective Date: 10/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.3%  | EUR 1,050<br>-27.55% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,390<br>-16.07% | EUR 11,620<br>2.17%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.1%   | EUR 17,790<br>8.58%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,050<br>40.46% | EUR 20,250<br>10.61% |

| Scenario - Effective Date: 11/30/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.28% | EUR 1,050<br>-27.57% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,390<br>-16.07% | EUR 12,440<br>3.17%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.1%   | EUR 17,790<br>8.58%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,050<br>40.46% | EUR 20,250<br>10.61% |

| Scenario - Effective Date: 12/31/2024 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.27% | EUR 2,530<br>-17.81% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 12,350<br>3.06%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.21%  | EUR 17,910<br>8.68%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,390<br>10.72% |

| Scenario - Effective Date: 01/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.26% | EUR 3,630<br>-13.47% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 12,340<br>3.05%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.21%  | EUR 17,910<br>8.68%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 02/28/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,070<br>-49.26% | EUR 3,740<br>-13.12% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 11,470<br>1.98%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.21%  | EUR 17,910<br>8.68%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 03/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 5,140<br>-48.56% | EUR 3,890<br>-12.62% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,170<br>0.25%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.15%  | EUR 17,910<br>8.68%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 04/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,450<br>-55.49% | EUR 3,890<br>-12.63% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 9,900<br>-0.14%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.15%  | EUR 17,940<br>8.71%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 05/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,400<br>-55.99% | EUR 3,770<br>-12.99% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,630<br>0.88%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.15%  | EUR 18,000<br>8.76%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 06/30/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,410<br>-55.94% | EUR 3,650<br>-13.4%  |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,510<br>0.71%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,180<br>8.92%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 07/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,410<br>-55.94% | EUR 3,610<br>-13.56% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,990<br>1.35%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,190<br>8.92%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 08/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,410<br>-55.95% | EUR 3,600<br>-13.56% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,960<br>1.32%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,240<br>8.97%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 09/30/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,410<br>-55.95% | EUR 3,600<br>-13.56% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 11,350<br>1.83%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,240<br>8.97%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 20,300<br>10.64% |

| Scenario - Effective Date: 10/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,400<br>-55.96% | EUR 3,610<br>-13.56% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 11,790<br>2.38%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,470<br>9.16%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 22,040<br>11.95% |

| Scenario - Effective Date: 11/30/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,400<br>-55.96% | EUR 3,600<br>-13.56% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,400<br>-15.98% | EUR 10,960<br>1.32%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,910<br>9.11%  | EUR 18,470<br>9.16%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,060<br>40.6%  | EUR 22,040<br>11.95% |

| Scenario - Effective Date: 12/31/2025 |   | 1 year               | 7 years              |
|---------------------------------------|---|----------------------|----------------------|
| <b>Minimum</b>                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                      |                      |
| <b>Stress</b>                         | <b>What you might get back after costs</b><br>Average return each year                | EUR 4,410<br>-55.94% | EUR 3,600<br>-13.57% |
| <b>Unfavourable</b>                   | <b>What you might get back after costs</b><br>Average return each year                | EUR 8,410<br>-15.88% | EUR 10,970<br>1.33%  |
| <b>Moderate</b>                       | <b>What you might get back after costs</b><br>Average return each year                | EUR 10,920<br>9.25%  | EUR 18,810<br>9.45%  |
| <b>Favourable</b>                     | <b>What you might get back after costs</b><br>Average return each year                | EUR 14,080<br>40.78% | EUR 23,400<br>12.91% |