

**Performance scenarios**

**SIDERA FUNDS - BALANCED GROWTH - B Acc (Shareclass Identifier: LU1504218295)**

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: 01/31/2023		1 year	5 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>	EUR 4,810	EUR 4,980
	Average return each year	-51.92%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,410
	Average return each year	-9.59%	-1.2%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,680	EUR 13,030
	Average return each year	6.77%	5.44%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 15,040
	Average return each year	20.34%	8.51%

Scenario - Effective Date: 02/28/2023		1 year	5 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>	EUR 4,810	EUR 4,980
	Average return each year	-51.92%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,350
	Average return each year	-9.59%	-1.34%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,630	EUR 12,960
	Average return each year	6.32%	5.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,410
	Average return each year	20.34%	7.58%

Scenario - Effective Date: 03/31/2023		1 year	5 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>	EUR 4,810	EUR 4,980
	Average return each year	-51.87%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,290
	Average return each year	-9.59%	-1.47%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,600	EUR 12,940
	Average return each year	6.02%	5.28%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,260
	Average return each year	20.34%	7.36%

Scenario - Effective Date: 04/30/2023		1 year	5 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>	EUR 4,810	EUR 4,980
	Average return each year	-51.9%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,250
	Average return each year	-9.59%	-1.54%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,600	EUR 12,900
	Average return each year	6.02%	5.23%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,260
	Average return each year	20.34%	7.36%

Scenario - Effective Date: 05/31/2023		1 year	5 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>	EUR 4,810	EUR 4,980
	Average return each year	-51.94%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,410
	Average return each year	-9.59%	-1.2%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,600	EUR 12,750
	Average return each year	6.02%	4.97%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,260
	Average return each year	20.34%	7.36%

Scenario - Effective Date: 06/30/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.99%	-13.02%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,590
	Average return each year	-9.59%	-0.84%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,600	EUR 12,710
	Average return each year	6.02%	4.92%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,260
	Average return each year	20.34%	7.36%

Scenario - Effective Date: 07/31/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.99%	-13.02%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,800
	Average return each year	-9.59%	-0.41%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,590	EUR 12,710
	Average return each year	5.91%	4.92%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,030	EUR 14,260
	Average return each year	20.34%	7.36%

Scenario - Effective Date: 08/31/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.98%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,710
	Average return each year	-9.59%	-0.59%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,550	EUR 12,680
	Average return each year	5.51%	4.86%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,010	EUR 14,220
	Average return each year	20.06%	7.29%

Scenario - Effective Date: 09/30/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.97%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,600
	Average return each year	-9.59%	-0.81%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,550	EUR 12,680
	Average return each year	5.51%	4.86%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,010	EUR 14,080
	Average return each year	20.06%	7.09%

Scenario - Effective Date: 10/31/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.98%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,460
	Average return each year	-9.59%	-1.11%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,670
	Average return each year	5.19%	4.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,010	EUR 13,760
	Average return each year	20.06%	6.6%

Scenario - Effective Date: 11/30/2023		1 year	5 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>	EUR 4,800	EUR 4,980
	Average return each year	-51.96%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 9,960
	Average return each year	-9.59%	-0.07%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,670
	Average return each year	5.19%	4.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 12,010	EUR 13,760
	Average return each year	20.06%	6.6%

Scenario - Effective Date: 12/29/2023		1 year	5 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>	EUR 7,650	EUR 4,980
	Average return each year	-23.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,390
	Average return each year	-9.59%	0.77%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.6%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,940	EUR 14,120
	Average return each year	19.43%	7.14%

Scenario - Effective Date: 01/31/2024		1 year	5 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>	EUR 7,650	EUR 4,980
	Average return each year	-23.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,480
	Average return each year	-9.59%	0.95%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.61%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,940	EUR 14,120
	Average return each year	19.43%	7.14%

Scenario - Effective Date: 02/29/2024		1 year	5 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>	EUR 7,650	EUR 4,980
	Average return each year	-23.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.61%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,940	EUR 14,120
	Average return each year	19.43%	7.14%

Scenario - Effective Date: 03/31/2024		1 year	5 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>	EUR 7,880	EUR 4,980
	Average return each year	-21.23%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.61%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,940	EUR 14,120
	Average return each year	19.43%	7.14%

Scenario - Effective Date: 04/30/2024		1 year	5 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>	EUR 7,870	EUR 4,970
	Average return each year	-21.3%	-13.04%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.61%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,820	EUR 14,120
	Average return each year	18.16%	7.14%

Scenario - Effective Date: 05/31/2024		1 year	5 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>	EUR 7,880	EUR 4,980
	Average return each year	-21.21%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,520
	Average return each year	5.2%	4.61%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,820	EUR 14,120
	Average return each year	18.16%	7.14%

Scenario - Effective Date: 06/30/2024		1 year	5 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>	EUR 7,870	EUR 4,980
	Average return each year	-21.27%	-13.02%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,580
	Average return each year	5.2%	4.69%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,820	EUR 14,120
	Average return each year	18.16%	7.14%

Scenario - Effective Date: 07/31/2024		1 year	5 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>	EUR 7,880	EUR 4,980
	Average return each year	-21.21%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,580
	Average return each year	5.2%	4.69%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,820	EUR 14,120
	Average return each year	18.16%	7.14%

Scenario - Effective Date: 08/31/2024		1 year	5 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>	EUR 7,750	EUR 4,980
	Average return each year	-22.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,520	EUR 12,580
	Average return each year	5.2%	4.69%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,820	EUR 14,120
	Average return each year	18.16%	7.14%

Scenario - Effective Date: 09/30/2024		1 year	5 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>	EUR 7,750	EUR 4,980
	Average return each year	-22.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,550	EUR 12,630
	Average return each year	5.51%	4.77%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,900	EUR 14,190
	Average return each year	19.05%	7.25%

Scenario - Effective Date: 10/31/2024		1 year	5 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>	EUR 7,750	EUR 4,980
	Average return each year	-22.5%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,590	EUR 12,630
	Average return each year	5.91%	4.78%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 14,190
	Average return each year	19.64%	7.25%

Scenario - Effective Date: 11/30/2024		1 year	5 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>	EUR 7,750	EUR 4,980
	Average return each year	-22.51%	-13.01%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,540
	Average return each year	-9.59%	1.06%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,590	EUR 12,750
	Average return each year	5.91%	4.97%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 14,460
	Average return each year	19.64%	7.66%

Scenario - Effective Date: 12/31/2024		1 year	5 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>	EUR 7,750	EUR 5,780
	Average return each year	-22.5%	-10.38%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,530
	Average return each year	-9.59%	1.04%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,590	EUR 12,910
	Average return each year	5.91%	5.24%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 14,460
	Average return each year	19.64%	7.66%

Scenario - Effective Date: 01/31/2025		1 year	5 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>	EUR 7,750	EUR 5,890
	Average return each year	-22.5%	-10.04%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,530
	Average return each year	-9.59%	1.04%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,600	EUR 12,960
	Average return each year	6.02%	5.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 14,460
	Average return each year	19.64%	7.66%

Scenario - Effective Date: 02/28/2025		1 year	5 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>	EUR 7,750	EUR 6,030
	Average return each year	-22.5%	-9.63%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,530
	Average return each year	-9.59%	1.04%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,610	EUR 13,010
	Average return each year	6.09%	5.41%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 14,860
	Average return each year	19.64%	8.24%

Scenario - Effective Date: 03/31/2025		1 year	5 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>	EUR 7,780	EUR 6,180
	Average return each year	-22.25%	-9.17%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,530
	Average return each year	-9.59%	1.04%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,610	EUR 13,090
	Average return each year	6.12%	5.53%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 04/31/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-30.97%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,380
	Average return each year	-9.59%	0.76%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,630	EUR 13,310
	Average return each year	6.26%	5.88%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 05/31/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.03%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,680
	Average return each year	-9.59%	1.32%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,630	EUR 13,310
	Average return each year	6.32%	5.89%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 06/30/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.01%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,700
	Average return each year	-9.59%	1.37%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,640	EUR 13,360
	Average return each year	6.36%	5.96%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 07/31/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.01%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,780
	Average return each year	-9.59%	1.51%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,400
	Average return each year	7.01%	6.02%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 08/31/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.01%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,670
	Average return each year	-9.59%	1.31%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,470
	Average return each year	7.01%	6.13%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 09/30/2025		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.01%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,690
	Average return each year	-9.59%	1.34%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,470
	Average return each year	7.01%	6.13%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 10/31/2025		1 year	5 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>	EUR 6,900	EUR 6,180
	Average return each year	-31.04%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,880
	Average return each year	-9.59%	1.71%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,480
	Average return each year	7.01%	6.16%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 11/30/2025		1 year	5 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>	EUR 6,900	EUR 6,180
	Average return each year	-31.03%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,590
	Average return each year	-9.59%	1.16%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,580
	Average return each year	7.01%	6.31%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 12/31/2025		1 year	5 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>	EUR 6,900	EUR 6,180
	Average return each year	-31.03%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,590
	Average return each year	-9.59%	1.15%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,700	EUR 13,580
	Average return each year	7.01%	6.31%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 01/31/2026		1 year	5 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>	EUR 6,900	EUR 6,180
	Average return each year	-31.03%	-9.16%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,680
	Average return each year	-9.59%	1.33%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,690	EUR 13,580
	Average return each year	6.93%	6.31%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%

Scenario - Effective Date: 02/28/2026		1 year	5 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>	EUR 6,900	EUR 6,190
	Average return each year	-31.01%	-9.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,040	EUR 10,830
	Average return each year	-9.59%	1.61%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,690	EUR 13,590
	Average return each year	6.93%	6.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 11,960	EUR 15,150
	Average return each year	19.64%	8.66%