

Performance scenarios

SIDERA FUNDS - INCOME PLUS - B Acc (Shareclass Identifier: LU2004921453)

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	2 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	EUR 9,100	EUR 9,320
	Average return each year	-9%	-3.47%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,200
	Average return each year	1.21%	1%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,660
	Average return each year	4.39%	3.26%

Scenario - Effective Date: 02/28/2023		1 year	2 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	EUR 9,100	EUR 9,320
	Average return each year	-8.96%	-3.47%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,200
	Average return each year	1.21%	0.98%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,650
	Average return each year	4.39%	3.18%

Scenario - Effective Date: 03/31/2023		1 year	2 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	EUR 9,110	EUR 9,320
	Average return each year	-8.92%	-3.47%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,190
	Average return each year	1.1%	0.96%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,650
	Average return each year	4.39%	3.18%

Scenario - Effective Date: 04/30/2023		1 year	2 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	EUR 9,110	EUR 9,320
	Average return each year	-8.9%	-3.46%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,190
	Average return each year	1.1%	0.93%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,620
	Average return each year	4.39%	3.06%

Scenario - Effective Date: 05/31/2023		1 year	2 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	EUR 9,110	EUR 9,330
	Average return each year	-8.89%	-3.41%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,180
	Average return each year	1.1%	0.9%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,620
	Average return each year	4.39%	3.06%

Scenario - Effective Date: 06/30/2023		1 year	2 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	EUR 9,110	EUR 9,340
	Average return each year	-8.89%	-3.33%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,180
	Average return each year	1.1%	0.88%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,620
	Average return each year	4.39%	3.06%

Scenario - Effective Date: 07/31/2023		1 year	2 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	EUR 9,110	EUR 9,360
	Average return each year	-8.88%	-3.23%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,180
	Average return each year	1.1%	0.87%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,610
	Average return each year	4.39%	3.02%

Scenario - Effective Date: 08/31/2023		1 year	2 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	EUR 9,110	EUR 9,380
	Average return each year	-8.87%	-3.13%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,170
	Average return each year	1.1%	0.83%
Favourable	What you might get back after costs	EUR 10,440	EUR 10,570
	Average return each year	4.37%	2.82%

Scenario - Effective Date: 09/30/2023		1 year	2 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	EUR 9,110	EUR 9,390
	Average return each year	-8.87%	-3.11%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,150
	Average return each year	1.1%	0.74%
Favourable	What you might get back after costs	EUR 10,450	EUR 10,550
	Average return each year	4.49%	2.72%

Scenario - Effective Date: 10/31/2023		1 year	2 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	EUR 9,110	EUR 9,390
	Average return each year	-8.86%	-3.1%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,140
	Average return each year	1.1%	0.71%
Favourable	What you might get back after costs	EUR 10,450	EUR 10,550
	Average return each year	4.49%	2.72%

Scenario - Effective Date: 11/30/2023		1 year	2 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	EUR 9,120	EUR 9,390
	Average return each year	-8.76%	-3.08%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,140
	Average return each year	1.1%	0.68%
Favourable	What you might get back after costs	EUR 10,490	EUR 10,550
	Average return each year	4.86%	2.72%

Scenario - Effective Date: 12/29/2023		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.51%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,420
	Average return each year	6.59%	2.07%

Scenario - Effective Date: 01/31/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.51%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,390
	Average return each year	6.59%	1.92%

Scenario - Effective Date: 02/29/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.51%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,490
	Average return each year	6.59%	2.43%

Scenario - Effective Date: 03/31/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.51%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,640
	Average return each year	6.59%	3.13%

Scenario - Effective Date: 04/30/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.52%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,750
	Average return each year	6.59%	3.69%

Scenario - Effective Date: 05/31/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.5%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,660	EUR 10,800
	Average return each year	6.64%	3.93%

Scenario - Effective Date: 06/30/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.5%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,720	EUR 11,030
	Average return each year	7.25%	5.02%

Scenario - Effective Date: 07/31/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.49%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,770	EUR 11,040
	Average return each year	7.72%	5.08%

Scenario - Effective Date: 08/31/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.49%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,880	EUR 11,200
	Average return each year	8.78%	5.85%

Scenario - Effective Date: 09/30/2024		1 year	2 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	EUR 9,250	EUR 9,390
	Average return each year	-7.49%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.8%	0.43%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 10/31/2024		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.81%	0.43%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 11/30/2024		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.81%	0.43%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 12/31/2024		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.82%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 01/31/2025		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,080	EUR 10,090
	Average return each year	0.82%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 02/28/2025		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,090	EUR 10,090
	Average return each year	0.92%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 03/31/2025		1 year	2 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	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,100	EUR 10,090
	Average return each year	0.95%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 04/31/2025		1 year	2 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	EUR 8,870	EUR 9,390
	Average return each year	-11.3%	-3.07%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,100	EUR 10,090
	Average return each year	0.99%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 05/31/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.65%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,100	EUR 10,090
	Average return each year	0.99%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,470
	Average return each year	9.8%	7.11%

Scenario - Effective Date: 06/30/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,090
	Average return each year	1.09%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,490
	Average return each year	9.8%	7.17%

Scenario - Effective Date: 07/31/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,090
	Average return each year	1.09%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,500
	Average return each year	9.8%	7.24%

Scenario - Effective Date: 08/31/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,090
	Average return each year	1.09%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,500
	Average return each year	9.8%	7.26%

Scenario - Effective Date: 09/30/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,090
	Average return each year	1.09%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,610
	Average return each year	9.8%	7.74%

Scenario - Effective Date: 10/31/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,090
	Average return each year	1.09%	0.45%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,640
	Average return each year	9.8%	7.89%

Scenario - Effective Date: 11/30/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,230	EUR 10,300
	Average return each year	2.27%	1.5%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,640
	Average return each year	9.8%	7.89%

Scenario - Effective Date: 12/31/2025		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,250	EUR 10,300
	Average return each year	2.49%	1.49%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,640
	Average return each year	9.8%	7.89%

Scenario - Effective Date: 01/31/2026		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,250	EUR 10,300
	Average return each year	2.49%	1.49%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,640
	Average return each year	9.8%	7.89%

Scenario - Effective Date: 02/28/2026		1 year	2 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	EUR 8,870	EUR 9,280
	Average return each year	-11.32%	-3.66%
Unfavourable	What you might get back after costs	EUR 9,320	EUR 9,390
	Average return each year	-6.8%	-3.07%
Moderate	What you might get back after costs	EUR 10,110	EUR 10,080
	Average return each year	1.14%	0.41%
Favourable	What you might get back after costs	EUR 10,980	EUR 11,640
	Average return each year	9.8%	7.89%