

Performance scenarios

SIDERA FUNDS - BALANCED GROWTH - A Acc (Shareclass Identifier: LU2349455993)

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
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 6,610	EUR 5,670
	Average return each year	-33.9%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,570	EUR 10,080
	Average return each year	-4.33%	0.16%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,870
	Average return each year	15.52%	5.18%

Scenario - Effective Date: 02/28/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.89%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,570	EUR 10,080
	Average return each year	-4.33%	0.15%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,550
	Average return each year	15.52%	4.65%

Scenario - Effective Date: 03/31/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.87%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,950
	Average return each year	-4.34%	-0.11%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,520
	Average return each year	15.52%	4.6%

Scenario - Effective Date: 04/30/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.86%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,910
	Average return each year	-4.34%	-0.19%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,520
	Average return each year	15.52%	4.6%

Scenario - Effective Date: 05/31/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.86%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,560	EUR 9,880
	Average return each year	-4.36%	-0.24%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,520
	Average return each year	15.52%	4.6%

Scenario - Effective Date: 06/30/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.86%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,560	EUR 9,810
	Average return each year	-4.36%	-0.38%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,520
	Average return each year	15.52%	4.6%

Scenario - Effective Date: 07/31/2023		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	EUR 6,610	EUR 5,670
	Average return each year	-33.87%	-10.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.88%
Moderate	What you might get back after costs	EUR 9,560	EUR 9,810
	Average return each year	-4.36%	-0.39%
Favourable	What you might get back after costs	EUR 11,550	EUR 12,420
	Average return each year	15.52%	4.43%

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	EUR 6,610	EUR 5,670
	Average return each year	-33.85%	-10.73%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.87%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,750
	Average return each year	-4.35%	-0.51%
Favourable	What you might get back after costs	EUR 11,500	EUR 12,350
	Average return each year	15.03%	4.31%

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	EUR 6,620	EUR 5,670
	Average return each year	-33.83%	-10.73%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.87%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,740
	Average return each year	-4.35%	-0.52%
Favourable	What you might get back after costs	EUR 11,500	EUR 12,170
	Average return each year	15.03%	4.01%

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	EUR 6,620	EUR 5,680
	Average return each year	-33.8%	-10.71%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.87%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,730
	Average return each year	-4.35%	-0.54%
Favourable	What you might get back after costs	EUR 11,500	EUR 11,870
	Average return each year	15.03%	3.49%

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	EUR 6,620	EUR 5,680
	Average return each year	-33.75%	-10.7%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 8,640
	Average return each year	-14.43%	-2.87%
Moderate	What you might get back after costs	EUR 9,570	EUR 9,680
	Average return each year	-4.35%	-0.64%
Favourable	What you might get back after costs	EUR 11,500	EUR 11,870
	Average return each year	15.03%	3.49%

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	EUR 7,350	EUR 4,780
	Average return each year	-26.54%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.4%
Favourable	What you might get back after costs	EUR 11,320	EUR 12,690
	Average return each year	13.18%	4.88%

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	EUR 7,350	EUR 4,780
	Average return each year	-26.55%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.41%
Favourable	What you might get back after costs	EUR 11,320	EUR 12,690
	Average return each year	13.18%	4.88%

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	EUR 7,350	EUR 4,780
	Average return each year	-26.54%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.41%
Favourable	What you might get back after costs	EUR 11,320	EUR 12,690
	Average return each year	13.18%	4.88%

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	EUR 7,560	EUR 4,780
	Average return each year	-24.38%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.41%
Favourable	What you might get back after costs	EUR 11,320	EUR 12,690
	Average return each year	13.18%	4.88%

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	EUR 7,560	EUR 4,770
	Average return each year	-24.45%	-13.75%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.41%
Favourable	What you might get back after costs	EUR 11,200	EUR 12,690
	Average return each year	11.97%	4.88%

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	EUR 7,560	EUR 4,780
	Average return each year	-24.36%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,260
	Average return each year	-0.3%	2.41%
Favourable	What you might get back after costs	EUR 11,200	EUR 12,690
	Average return each year	11.97%	4.88%

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	EUR 7,560	EUR 4,780
	Average return each year	-24.42%	-13.74%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,300
	Average return each year	-0.3%	2.48%
Favourable	What you might get back after costs	EUR 11,200	EUR 12,690
	Average return each year	11.97%	4.88%

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	EUR 7,560	EUR 4,780
	Average return each year	-24.36%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,300
	Average return each year	-0.3%	2.48%
Favourable	What you might get back after costs	EUR 11,200	EUR 12,690
	Average return each year	11.97%	4.88%

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	EUR 7,440	EUR 4,780
	Average return each year	-25.6%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 9,970	EUR 11,300
	Average return each year	-0.3%	2.48%
Favourable	What you might get back after costs	EUR 11,200	EUR 12,690
	Average return each year	11.97%	4.88%

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	EUR 7,440	EUR 4,780
	Average return each year	-25.6%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 10,000	EUR 11,350
	Average return each year	-0.01%	2.56%
Favourable	What you might get back after costs	EUR 11,280	EUR 12,750
	Average return each year	12.82%	4.98%

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	EUR 7,440	EUR 4,780
	Average return each year	-25.59%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 10,040	EUR 11,360
	Average return each year	0.36%	2.58%
Favourable	What you might get back after costs	EUR 11,340	EUR 12,750
	Average return each year	13.37%	4.98%

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	EUR 7,440	EUR 4,780
	Average return each year	-25.6%	-13.72%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,490
	Average return each year	-14.43%	-1.05%
Moderate	What you might get back after costs	EUR 10,040	EUR 11,450
	Average return each year	0.36%	2.75%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,000
	Average return each year	13.37%	5.39%

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	EUR 7,440	EUR 5,550
	Average return each year	-25.6%	-11.12%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,480
	Average return each year	-14.43%	-1.06%
Moderate	What you might get back after costs	EUR 10,040	EUR 11,620
	Average return each year	0.37%	3.05%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,000
	Average return each year	13.37%	5.39%

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	EUR 7,440	EUR 5,650
	Average return each year	-25.59%	-10.78%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,480
	Average return each year	-14.43%	-1.06%
Moderate	What you might get back after costs	EUR 10,050	EUR 11,650
	Average return each year	0.47%	3.11%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,000
	Average return each year	13.37%	5.39%

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	EUR 7,440	EUR 5,780
	Average return each year	-25.59%	-10.37%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,480
	Average return each year	-14.43%	-1.07%
Moderate	What you might get back after costs	EUR 10,050	EUR 11,700
	Average return each year	0.54%	3.18%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,360
	Average return each year	13.37%	5.97%

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	EUR 7,470	EUR 5,930
	Average return each year	-25.35%	-9.91%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,480
	Average return each year	-14.43%	-1.07%
Moderate	What you might get back after costs	EUR 10,060	EUR 11,780
	Average return each year	0.6%	3.33%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,630	EUR 5,940
	Average return each year	-33.73%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 9,830
	Average return each year	-14.43%	-0.33%
Moderate	What you might get back after costs	EUR 10,070	EUR 11,960
	Average return each year	0.7%	3.65%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.79%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,100
	Average return each year	-14.43%	0.2%
Moderate	What you might get back after costs	EUR 10,080	EUR 11,970
	Average return each year	0.76%	3.65%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.77%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,140
	Average return each year	-14.43%	0.29%
Moderate	What you might get back after costs	EUR 10,080	EUR 12,020
	Average return each year	0.83%	3.75%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.77%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,220
	Average return each year	-14.43%	0.43%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,060
	Average return each year	1.44%	3.82%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.77%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,120
	Average return each year	-14.43%	0.24%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,120
	Average return each year	1.44%	3.92%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.77%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,130
	Average return each year	-14.43%	0.27%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,120
	Average return each year	1.44%	3.92%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.8%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,280
	Average return each year	-14.43%	0.56%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,140
	Average return each year	1.44%	3.95%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.79%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,040
	Average return each year	-14.43%	0.08%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,220
	Average return each year	1.44%	4.09%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.38%

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	EUR 6,620	EUR 5,940
	Average return each year	-33.79%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,020
	Average return each year	-14.43%	0.04%
Moderate	What you might get back after costs	EUR 10,140	EUR 12,210
	Average return each year	1.44%	4.08%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.37%

Scenario - Effective Date: 01/31/2026		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	EUR 6,620	EUR 5,940
	Average return each year	-33.79%	-9.9%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,120
	Average return each year	-14.43%	0.25%
Moderate	What you might get back after costs	EUR 10,130	EUR 12,210
	Average return each year	1.34%	4.08%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.37%

Scenario - Effective Date: 02/28/2026		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	EUR 6,620	EUR 5,940
	Average return each year	-33.77%	-9.89%
Unfavourable	What you might get back after costs	EUR 8,560	EUR 10,270
	Average return each year	-14.43%	0.53%
Moderate	What you might get back after costs	EUR 10,130	EUR 12,220
	Average return each year	1.34%	4.09%
Favourable	What you might get back after costs	EUR 11,340	EUR 13,620
	Average return each year	13.37%	6.37%