

Performance scenarios

SIDERA FUNDS - EURO ESG CREDIT - B Acc (Shareclass Identifier: LU1325863816)

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	3 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 7,710	EUR 8,070
	Average return each year	-22.95%	-6.89%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,170	EUR 10,610
	Average return each year	1.75%	2%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 02/28/2023		1 year	3 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 7,710	EUR 8,080
	Average return each year	-22.88%	-6.88%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,500
	Average return each year	-15.64%	-5.28%
Moderate	What you might get back after costs	EUR 10,170	EUR 10,610
	Average return each year	1.67%	2%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 03/31/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.85%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,570
	Average return each year	-15.64%	-5.03%
Moderate	What you might get back after costs	EUR 10,160	EUR 10,610
	Average return each year	1.57%	1.99%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 04/30/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.84%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,160	EUR 10,580
	Average return each year	1.56%	1.9%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 05/31/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.82%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,150	EUR 10,580
	Average return each year	1.5%	1.89%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 06/30/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.81%	-6.88%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,130	EUR 10,570
	Average return each year	1.29%	1.87%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 07/31/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.8%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,560
	Average return each year	1.19%	1.84%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,420
	Average return each year	9.67%	4.53%

Scenario - Effective Date: 08/31/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.79%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,550
	Average return each year	1.19%	1.79%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,410
	Average return each year	9.67%	4.5%

Scenario - Effective Date: 09/30/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.78%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,540
	Average return each year	1.19%	1.78%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,310
	Average return each year	9.67%	4.18%

Scenario - Effective Date: 10/31/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.77%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,540
	Average return each year	1.19%	1.78%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,100
	Average return each year	9.67%	3.53%

Scenario - Effective Date: 11/30/2023		1 year	3 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 7,720	EUR 8,080
	Average return each year	-22.76%	-6.87%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,540
	Average return each year	1.19%	1.77%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,060
	Average return each year	9.67%	3.41%

Scenario - Effective Date: 12/29/2023		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.43%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,520
	Average return each year	1.18%	1.69%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,930
	Average return each year	9.67%	3.01%

Scenario - Effective Date: 01/31/2024		1 year	3 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 8,440	EUR 8,200
	Average return each year	-15.64%	-6.42%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,510
	Average return each year	1.18%	1.66%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 02/29/2024		1 year	3 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 8,440	EUR 8,200
	Average return each year	-15.64%	-6.41%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,500
	Average return each year	1.18%	1.65%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 03/31/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.43%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,500
	Average return each year	1.18%	1.64%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 04/30/2024		1 year	3 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 8,440	EUR 8,170
	Average return each year	-15.64%	-6.53%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,490
	Average return each year	1.18%	1.6%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 05/31/2024		1 year	3 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 8,440	EUR 8,200
	Average return each year	-15.64%	-6.42%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,450
	Average return each year	1.18%	1.49%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 06/30/2024		1 year	3 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 8,440	EUR 8,170
	Average return each year	-15.64%	-6.51%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,450
	Average return each year	1.18%	1.47%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 07/31/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.42%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,450
	Average return each year	1.19%	1.46%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 08/31/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.44%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,410
	Average return each year	1.19%	1.36%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.67%	2.97%

Scenario - Effective Date: 09/30/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.44%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,120	EUR 10,370
	Average return each year	1.21%	1.21%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 10/31/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.42%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,130	EUR 10,350
	Average return each year	1.29%	1.17%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 11/30/2024		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.43%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,150	EUR 10,340
	Average return each year	1.5%	1.13%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 12/31/2024		1 year	3 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 8,440	EUR 8,180
	Average return each year	-15.64%	-6.46%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,160	EUR 10,300
	Average return each year	1.56%	0.99%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 01/31/2025		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.46%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,160	EUR 10,290
	Average return each year	1.57%	0.97%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 02/28/2025		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.46%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,170	EUR 10,280
	Average return each year	1.67%	0.92%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 03/31/2025		1 year	3 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 8,440	EUR 8,190
	Average return each year	-15.64%	-6.44%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,190	EUR 10,280
	Average return each year	1.89%	0.92%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 04/31/2025		1 year	3 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 8,440	EUR 8,280
	Average return each year	-15.64%	-6.09%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,210	EUR 10,290
	Average return each year	2.13%	0.97%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 05/31/2025		1 year	3 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 8,440	EUR 8,340
	Average return each year	-15.64%	-5.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,300
	Average return each year	2.17%	0.99%
Favourable	What you might get back after costs	EUR 10,970	EUR 10,920
	Average return each year	9.7%	2.97%

Scenario - Effective Date: 06/30/2025		1 year	3 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 8,440	EUR 8,420
	Average return each year	-15.64%	-5.56%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,350
	Average return each year	2.21%	1.16%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,300
	Average return each year	9.7%	4.16%

Scenario - Effective Date: 07/31/2025		1 year	3 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 8,440	EUR 8,450
	Average return each year	-15.64%	-5.47%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,350
	Average return each year	2.21%	1.16%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,300
	Average return each year	9.7%	4.16%

Scenario - Effective Date: 08/31/2025		1 year	3 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 8,440	EUR 8,550
	Average return each year	-15.64%	-5.08%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,350
	Average return each year	2.21%	1.16%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,340
	Average return each year	9.7%	4.29%

Scenario - Effective Date: 09/30/2025		1 year	3 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 8,440	EUR 8,590
	Average return each year	-15.64%	-4.94%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,350
	Average return each year	2.21%	1.16%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,760
	Average return each year	9.7%	5.56%

Scenario - Effective Date: 10/31/2025		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.88%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,350
	Average return each year	2.21%	1.16%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%

Scenario - Effective Date: 11/30/2025		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,220	EUR 10,370
	Average return each year	2.21%	1.21%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%

Scenario - Effective Date: 12/31/2025		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,240	EUR 10,450
	Average return each year	2.36%	1.49%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%

Scenario - Effective Date: 01/31/2026		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,240	EUR 10,500
	Average return each year	2.36%	1.65%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%

Scenario - Effective Date: 02/28/2026		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,240	EUR 10,510
	Average return each year	2.39%	1.66%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%

Scenario - Effective Date: 03/31/2026		1 year	3 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 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Unfavourable	What you might get back after costs	EUR 8,440	EUR 8,610
	Average return each year	-15.64%	-4.86%
Moderate	What you might get back after costs	EUR 10,240	EUR 10,510
	Average return each year	2.36%	1.66%
Favourable	What you might get back after costs	EUR 10,970	EUR 11,790
	Average return each year	9.7%	5.63%