

**Performance scenarios**

**SIDERA FUNDS - EURO ESG CREDIT - A Acc (Shareclass Identifier: LU1325864038)**

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
<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 7,400	EUR 7,750
	Average return each year	-26.04%	-8.15%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,770	EUR 10,110
	Average return each year	-2.33%	0.36%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 02/28/2023		1 year	3 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 7,400	EUR 7,750
	Average return each year	-25.98%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,090
	Average return each year	-19.45%	-6.83%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,740	EUR 10,110
	Average return each year	-2.55%	0.35%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 03/31/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.95%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,740	EUR 10,100
	Average return each year	-2.63%	0.34%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 04/30/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.94%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,730	EUR 10,090
	Average return each year	-2.67%	0.31%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 05/31/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.93%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,720	EUR 10,090
	Average return each year	-2.82%	0.3%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 06/30/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.92%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,090
	Average return each year	-3.01%	0.29%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 07/31/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.9%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,090
	Average return each year	-3.01%	0.28%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,190
	Average return each year	4.74%	3.8%

Scenario - Effective Date: 08/31/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.89%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,080
	Average return each year	-3.03%	0.28%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,160
	Average return each year	4.74%	3.73%

Scenario - Effective Date: 09/30/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.88%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,080
	Average return each year	-3.03%	0.27%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,070
	Average return each year	4.74%	3.46%

Scenario - Effective Date: 10/31/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.88%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,080
	Average return each year	-3.03%	0.25%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,880
	Average return each year	4.74%	2.84%

Scenario - Effective Date: 11/30/2023		1 year	3 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 7,410	EUR 7,750
	Average return each year	-25.86%	-8.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 10,070
	Average return each year	-3.03%	0.22%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,850
	Average return each year	4.74%	2.75%

Scenario - Effective Date: 12/29/2023		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.7%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,910
	Average return each year	-3.45%	-0.31%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,320
	Average return each year	4.74%	1.06%

Scenario - Effective Date: 01/31/2024		1 year	3 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 8,050	EUR 7,870
	Average return each year	-19.45%	-7.69%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,900
	Average return each year	-3.45%	-0.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 02/29/2024		1 year	3 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 8,050	EUR 7,870
	Average return each year	-19.45%	-7.68%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,900
	Average return each year	-3.45%	-0.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 03/31/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.7%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,880
	Average return each year	-3.45%	-0.39%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 04/30/2024		1 year	3 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 8,050	EUR 7,840
	Average return each year	-19.45%	-7.79%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,880
	Average return each year	-3.45%	-0.4%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 05/31/2024		1 year	3 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 8,050	EUR 7,870
	Average return each year	-19.45%	-7.69%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,850
	Average return each year	-3.45%	-0.5%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 06/30/2024		1 year	3 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 8,050	EUR 7,840
	Average return each year	-19.45%	-7.77%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,650	EUR 9,850
	Average return each year	-3.45%	-0.51%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 07/31/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.69%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,660	EUR 9,840
	Average return each year	-3.45%	-0.54%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 08/31/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.71%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,660	EUR 9,810
	Average return each year	-3.45%	-0.64%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 09/30/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.71%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,660	EUR 9,760
	Average return each year	-3.35%	-0.81%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 10/31/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.69%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,670	EUR 9,750
	Average return each year	-3.28%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 11/30/2024		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.7%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,670	EUR 9,750
	Average return each year	-3.25%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 12/31/2024		1 year	3 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 8,050	EUR 7,850
	Average return each year	-19.45%	-7.73%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,690	EUR 9,700
	Average return each year	-3.12%	-0.99%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 01/31/2025		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.72%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 9,700
	Average return each year	-3.01%	-1.02%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 02/28/2025		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.72%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,700	EUR 9,700
	Average return each year	-3.01%	-1.02%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 03/31/2025		1 year	3 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 8,050	EUR 7,860
	Average return each year	-19.45%	-7.71%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,730	EUR 9,700
	Average return each year	-2.67%	-1.02%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 04/31/2025		1 year	3 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 8,050	EUR 7,950
	Average return each year	-19.45%	-7.36%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,740	EUR 9,700
	Average return each year	-2.63%	-0.99%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 05/31/2025		1 year	3 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 8,050	EUR 8,010
	Average return each year	-19.45%	-7.14%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,740	EUR 9,710
	Average return each year	-2.55%	-0.98%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,290
	Average return each year	4.74%	0.97%

Scenario - Effective Date: 06/30/2025		1 year	3 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 8,050	EUR 8,080
	Average return each year	-19.45%	-6.84%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,750
	Average return each year	-2.52%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,680
	Average return each year	4.74%	2.21%

Scenario - Effective Date: 07/31/2025		1 year	3 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 8,050	EUR 8,110
	Average return each year	-19.45%	-6.75%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,750
	Average return each year	-2.52%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,680
	Average return each year	4.74%	2.21%

Scenario - Effective Date: 08/31/2025		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,750
	Average return each year	-2.52%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 10,710
	Average return each year	4.74%	2.33%

Scenario - Effective Date: 09/30/2025		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,750
	Average return each year	-2.52%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,110
	Average return each year	4.74%	3.57%

Scenario - Effective Date: 10/31/2025		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,750
	Average return each year	-2.52%	-0.85%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%

Scenario - Effective Date: 11/30/2025		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,750	EUR 9,760
	Average return each year	-2.52%	-0.81%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%

Scenario - Effective Date: 12/31/2025		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,770	EUR 9,850
	Average return each year	-2.34%	-0.5%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%

Scenario - Effective Date: 01/31/2026		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,770	EUR 9,880
	Average return each year	-2.34%	-0.39%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%

Scenario - Effective Date: 02/28/2026		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,770	EUR 9,900
	Average return each year	-2.34%	-0.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%

Scenario - Effective Date: 03/31/2026		1 year	3 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 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 8,050	EUR 8,130
	Average return each year	-19.45%	-6.65%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,770	EUR 9,900
	Average return each year	-2.34%	-0.33%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,470	EUR 11,130
	Average return each year	4.74%	3.64%