

Performance scenarios

SIDERA FUNDS - FINANCIAL BOND - B Acc (Shareclass Identifier: LU2618881069)

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: 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 7,410	EUR 7,490
	Average return each year	-25.85%	-5.61%
Unfavourable	What you might get back after costs	EUR 8,470	EUR 8,960
	Average return each year	-15.34%	-2.17%
Moderate	What you might get back after costs	EUR 10,310	EUR 12,310
	Average return each year	3.14%	4.25%
Favourable	What you might get back after costs	EUR 11,960	EUR 13,380
	Average return each year	19.62%	6%

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 7,420	EUR 7,490
	Average return each year	-25.83%	-5.61%
Unfavourable	What you might get back after costs	EUR 8,470	EUR 8,910
	Average return each year	-15.34%	-2.29%
Moderate	What you might get back after costs	EUR 10,310	EUR 12,310
	Average return each year	3.14%	4.25%
Favourable	What you might get back after costs	EUR 11,960	EUR 13,380
	Average return each year	19.62%	6%

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 7,420	EUR 7,490
	Average return each year	-25.81%	-5.61%
Unfavourable	What you might get back after costs	EUR 8,470	EUR 8,940
	Average return each year	-15.34%	-2.22%
Moderate	What you might get back after costs	EUR 10,310	EUR 12,270
	Average return each year	3.14%	4.17%
Favourable	What you might get back after costs	EUR 11,960	EUR 13,380
	Average return each year	19.62%	6%

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 7,420	EUR 7,490
	Average return each year	-25.78%	-5.61%
Unfavourable	What you might get back after costs	EUR 8,470	EUR 9,210
	Average return each year	-15.34%	-1.64%
Moderate	What you might get back after costs	EUR 10,310	EUR 12,260
	Average return each year	3.14%	4.17%
Favourable	What you might get back after costs	EUR 11,960	EUR 13,380
	Average return each year	19.62%	6%

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 7,400	EUR 7,480
	Average return each year	-25.97%	-5.65%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,360
	Average return each year	-16.01%	-1.31%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,870
	Average return each year	2.48%	3.49%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 7,310	EUR 5,990
	Average return each year	-26.9%	-9.74%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,400
	Average return each year	-16.01%	-1.23%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,870
	Average return each year	2.48%	3.49%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 7,310	EUR 6,000
	Average return each year	-26.9%	-9.71%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,370
	Average return each year	-16.01%	-1.28%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,840
	Average return each year	2.48%	3.43%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,980
	Average return each year	-16.01%	-9.77%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,500
	Average return each year	-16.01%	-1.03%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,840
	Average return each year	2.48%	3.43%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,800
	Average return each year	-16.01%	-10.31%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,490
	Average return each year	-16.01%	-1.05%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,700
	Average return each year	2.48%	3.19%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,950
	Average return each year	-16.01%	-9.87%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,560
	Average return each year	-16.01%	-0.89%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,370
	Average return each year	2.48%	2.59%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,830
	Average return each year	-16.01%	-10.24%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,570
	Average return each year	-16.01%	-0.88%
Moderate	What you might get back after costs	EUR 10,250	EUR 11,350
	Average return each year	2.48%	2.56%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,970
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,790
	Average return each year	-16.01%	-10.34%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,590
	Average return each year	-16.01%	-0.83%
Moderate	What you might get back after costs	EUR 10,270	EUR 11,200
	Average return each year	2.68%	2.3%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,960
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,790
	Average return each year	-16.01%	-10.35%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,590
	Average return each year	-16.01%	-0.83%
Moderate	What you might get back after costs	EUR 10,270	EUR 11,110
	Average return each year	2.68%	2.13%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,960
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,790
	Average return each year	-16.01%	-10.35%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,590
	Average return each year	-16.01%	-0.83%
Moderate	What you might get back after costs	EUR 10,270	EUR 11,050
	Average return each year	2.74%	2.01%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,960
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,790
	Average return each year	-16.01%	-10.35%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,590
	Average return each year	-16.01%	-0.83%
Moderate	What you might get back after costs	EUR 10,290	EUR 10,830
	Average return each year	2.91%	1.61%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,960
	Average return each year	18.96%	5.33%

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 8,400	EUR 5,790
	Average return each year	-16.01%	-10.35%
Unfavourable	What you might get back after costs	EUR 8,400	EUR 9,590
	Average return each year	-16.01%	-0.83%
Moderate	What you might get back after costs	EUR 10,300	EUR 10,770
	Average return each year	3.01%	1.49%
Favourable	What you might get back after costs	EUR 11,900	EUR 12,960
	Average return each year	18.96%	5.33%

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 8,410	EUR 7,300
	Average return each year	-15.93%	-6.1%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,360	EUR 10,800
	Average return each year	3.61%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,420
	Average return each year	-15.93%	-5.78%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,370	EUR 10,780
	Average return each year	3.66%	1.52%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,500
	Average return each year	-15.93%	-5.59%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,380	EUR 10,780
	Average return each year	3.75%	1.52%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,550
	Average return each year	-15.93%	-5.47%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,390	EUR 10,780
	Average return each year	3.94%	1.52%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,630
	Average return each year	-15.93%	-5.26%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,430	EUR 10,800
	Average return each year	4.31%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,630
	Average return each year	-15.93%	-5.27%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,450	EUR 10,800
	Average return each year	4.52%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.28%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,470	EUR 10,800
	Average return each year	4.71%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.28%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,500	EUR 10,800
	Average return each year	5.02%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,510	EUR 10,800
	Average return each year	5.06%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,530	EUR 10,800
	Average return each year	5.32%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.28%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,560	EUR 10,800
	Average return each year	5.57%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.93%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,640
	Average return each year	-15.93%	-0.73%
Moderate	What you might get back after costs	EUR 10,560	EUR 10,800
	Average return each year	5.57%	1.56%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,030
	Average return each year	19.08%	5.43%

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 8,410	EUR 7,620
	Average return each year	-15.94%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,630
	Average return each year	-15.94%	-0.75%
Moderate	What you might get back after costs	EUR 10,560	EUR 10,790
	Average return each year	5.56%	1.54%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,020
	Average return each year	19.05%	5.41%

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 8,410	EUR 7,620
	Average return each year	-15.94%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,630
	Average return each year	-15.94%	-0.75%
Moderate	What you might get back after costs	EUR 10,560	EUR 10,790
	Average return each year	5.56%	1.54%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,020
	Average return each year	19.05%	5.41%

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 8,410	EUR 7,620
	Average return each year	-15.94%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,630
	Average return each year	-15.94%	-0.75%
Moderate	What you might get back after costs	EUR 10,540	EUR 10,790
	Average return each year	5.39%	1.54%
Favourable	What you might get back after costs	EUR 11,910	EUR 13,020
	Average return each year	19.05%	5.41%

Scenario - Effective Date: 03/31/2026		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 8,410	EUR 7,620
	Average return each year	-15.94%	-5.29%
Unfavourable	What you might get back after costs	EUR 8,410	EUR 9,630
	Average return each year	-15.94%	-0.75%
Moderate	What you might get back after costs	EUR 10,520	EUR 10,780
	Average return each year	5.18%	1.51%
Favourable	What you might get back after costs	EUR 11,910	EUR 12,770
	Average return each year	19.05%	5.01%