# HI UK Select Fund Past performance scenarios



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.

# June 2024 Hedge Invest International Funds Plc - HI UK Select Fund - EUR R Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	EUR	8.230	EUR	5.920
Stress Scenario	Average return each year	-17,71%		71% -9,95%	
Hafarramahla Carranta (4)	What you might get back after costs	EUR	8.230	EUR	8.430
Unfavourable Scenario (1)	Average return each year	-17,71%	-17,71%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.540	EUR	9.190
Moderate Scenario (2)	Average return each year	-4,57%	-4,57%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.280
	Average return each year	3,11%		0,56%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### Hedge Invest International Funds Plc - HI UK Select Fund - EUR M Shares

Example investment: EUR 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•			
Stress Scenario	What you might get back after costs	EUR 8.390		EUR	5.740	
Stress Scenario	Average return each year	-16,08%		-10,49%	49%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310	
Omavourable Scenario (1)	Average return each year	-16,08%		-1,41%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.740	EUR	10.160	
Woderate Scenario (2)	Average return each year	-2,65%		0,31%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.360	
	Average return each year	5,19%		5,19% 2,59%		2,59%

(1) This type of scenario occurred for an investment from	31/0//2018	to	31/0//2023
(2) This type of scenario occurred for an investment from	31/08/2014	to	31/08/2019
(3) This type of scenario occurred for an investment from	28/02/2019	to	29/02/2024

#### Hedge Invest International Funds Plc - HI UK Select Fund - GBP M Shares

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP 8.420		GBP	5.910
Stress Scenario	Average return each year	-15,79%		-10,00%	
Hafaranahla Camada (4)	What you might get back after costs	GBP	8.490	GBP	9.460
Unfavourable Scenario (1)	Average return each year	-15,12%	-15,12%		
Madarata Sagnaria (2)	What you might get back after costs	GBP	9.770	GBP	10.570
Moderate Scenario (2)	Average return each year	-2,32%		1,11%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460
	Average return each year	7,14%		2,77%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/11/2015to30/11/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# Hedge Invest International Funds Plc - HI UK Select Fund - CHF D Shares

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF 8.230		CHF	5.980
Stress Scenario	Average return each year	-17,71%		-9,78%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.230	CHF	8.270
Omavourable Scenario (1)	Average return each year	-17,71%		-3,73%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.510	CHF	9.190
Woderate Scenario (2)	Average return each year	-4,89%		-1,68%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970
	Average return each year	3,10%		-0,06%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# Hedge Invest International Funds Plc - HI UK Select Fund - EUR DM2 Shares

Example investment: EUR 10,000		1 year		5 yea	ars
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.570	EUR	6.320
Stress Scenario	Average return each year	-14,30%		-8,76%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.570	EUR	9.050
Omavourable Scenario (1)	Average return each year	-14,30%	-14,30%		7%
Moderate Scenario (2)	What you might get back after costs	EUR	9.910	EUR	9.970
Woderate Scenario (2)	Average return each year	-0,89%		-0,06	5%
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940
	Average return each year	7,38%		7,38% 1,81%	

#### Hedge Invest International Funds Plc - HI UK Select Fund - USD DM2 Shares

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	USD 8.570		USD	6.390
Stress Scenario	Average return each year	-14,28%		-8,58%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370
Omavourable Scenario (1)	Average return each year	-14,28%		-1,30%	
Moderate Scenario (2)	What you might get back after costs	USD	9.980	USD	9.980
Woderate Scenario (2)	Average return each year	-0,16%		-0,03%	
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.420
	Average return each year	7,40%		2,69%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/11/2015to30/11/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# Hedge Invest International Funds Plc - HI UK Select Fund - CHF DM2 Shares

Example investment: CHF 10,000		1 year		5 year	s
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	8.080	CHF	6.190
Stress Scenario	Average return each year	-19,15%		5% -9,15%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890
Offiavourable Scenario (1)	Average return each year	-14,28%		-2,34%	6
Moderate Scenario (2)	What you might get back after costs	CHF	9.880	CHF	9.960
Woderate Scenario (2)	Average return each year	-1,23%		-0,08%	6
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570
	Average return each year	7,41%		1,11%	5

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023 (2) This type of scenario occurred for an investment from 31/10/2016 to 31/10/2021 (3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

# Hedge Invest International Funds Plc - HI UK Select Fund - GBP DM2 Shares

Example investment: GBP 10,000		1 year		į	s years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.570		GBP	6.110
Stress Stellario	Average return each year	-14,29%		-9,39%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.150
Omavourable Scenario (1)	Average return each year	-14,29%		-	1,76%
Moderate Scenario (2)	What you might get back after costs	GBP	9.940	GBP	9.970
ivioderate Scenario (2)	Average return each year	-0,61%		-	0,05%
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160
	Average return each year	7,39%			2,21%

#### Hedge Invest International Funds Plc - HI UK Select Fund - EUR I2 Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	n guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	EUR	8.270	EUR	5.920
Stress Scenario	Average return each year	-17,27%		-9,94%	
Hafarramahla Carrania (4)	What you might get back after costs	EUR	8.270	EUR	8.660
Unfavourable Scenario (1)	Average return each year	-17,27%		-2,85%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.580	EUR	9.440
Moderate Scenario (2)	Average return each year	-4,18%		-1,15%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480
	Average return each year	3,66%		0,94%	•

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# Hedge Invest International Funds Plc - HI UK Select Fund - GBP I2 Shares

Example investment: GBP 10,000		1 year		5 ye	ears
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.270	GBP	5.920
Stress Scenario	Average return each year	-17,27%		-9,94%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.270	GBP	8.660
Omavourable Scenario (1)	Average return each year	-17,27%		-2,8	34%
Moderate Scenario (2)	What you might get back after costs	GBP	9.590	GBP	9.440
ivioderate Scenario (2)	Average return each year	-4,07%		-1,1	15%
Favourable Scenario (3)	What you might get back after costs	GBP	10.370	GBP	10.560
	Average return each year	3,66%		1,0	9%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# Hedge Invest International Funds Plc - HI UK Select Fund - GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110
Stress Scenario	Average return each year	-14,29%		-9	9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.220
Omavourable Scenario (1)	Average return each year	-14,29%		-1	1,62%
Moderate Scenario (2)	What you might get back after costs	GBP	9.940	GBP	9.980
Woderate Scenario (2)	Average return each year	-0,59%		-(	),05%
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.180
	Average return each year	7,39%		2	,25%

#### Hedge Invest International Funds Plc - HI UK Select Fund - EUR Super-I Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.850	EUR	6.300
Stress Scenario	Average return each year	-11,45%		-8,83%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.850	EUR	9.530
Omavourable Scenario (1)	Average return each year	-11,45%		-0,96%	
Moderate Scenario (2)	What you might get back after costs	EUR	10.270	EUR	10.390
Moderate Scenario (2)	Average return each year	2,68%		0,77%	
Favourable Scenario (3)	What you might get back after costs	EUR	11.090	EUR	11.620
	Average return each year	10,94%		3,05%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### Hedge Invest International Funds Plc - HI UK Select Fund - GBP Super-I Shares

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.850	GBP	6.300
Stress Scenario	Average return each year	-11,45%			-8,84%
Hafarramahla Caanaria (1)	What you might get back after costs	GBP	8.850	GBP	9.600
Unfavourable Scenario (1)	Average return each year	-11,45%			-0,81%
Moderate Scenario (2)	What you might get back after costs	GBP	10.270	GBP	10.390
ivioderate scenario (2)	Average return each year	2,70%			0,77%
Favourable Scenario (3)	What you might get back after costs	GBP	11.090	GBP	11.640
	Average return each year	10,94%			3,09%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# May 2024 HI UK Select Fund - CHF D Shares

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	8.230	CHF	5.980
Stress Scenario	Average return each year	-17,71%		-9,78%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.230	CHF	8.270
Omavourable Scenario (1)	Average return each year	-17,71%		-3,73%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.490	CHF	9.190
Moderate Scenario (2)	Average return each year	-5,06%		-1,69%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970
	Average return each year	3,10%		-0,06%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/09/2018to30/09/2023(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

### HI UK Select Fund - CHF DM2 Shares

Example investment: CHF 10,000	1 year	5 years

Minimum There is no minimur	n guaranteed return. You could lose some o	r all of your investment.				
Stress Scenario	What you might get back after costs	CHF	8.090	CHF	6.190	
Stress Scenario	Average return each year	-19,15%	-19,15%		5%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890	
	Average return each year	-14,28%	-14,28%		4%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.890	
Moderate Scenario (2)	Average return each year -1,48%		-1,48%		-0,22%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570	
	Average return each year	7,41%		1,1	1%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/11/2015to30/11/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# HI UK Select Fund - EUR DM2 Shares

Example investment: EUR 10,000		1 year		į	5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.570	EUR	6.320
Stress Scenario	Average return each year	-14,30%			-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.570	EUR	9.050
Omavourable Scenario (1)	Average return each year	-14,30%			-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR	9.910	EUR	9.960
Moderate Scenario (2)	Average return each year	-0,91%			-0,07%
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940
	Average return each year	7,38%	·		1,81%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# HI UK Select Fund - EUR I2 Shares

Example investment: EUR 10,000		1 year		!	5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	_		
Stress Scenario	What you might get back after costs	EUR	8.270	EUR	5.920
Stress Stellario	Average return each year	-17,27%			-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.270	EUR	8.660
Omavourable Scenario (1)	Average return each year	-17,27%			-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR	9.580	EUR	9.440
ivioderate Scenario (2)	Average return each year	-4,23%			-1,15%
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480
	Average return each year	3,66%			0,94%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### HI UK Select Fund - EUR M Shares

Example investment: EUR 10,000		1 year	5 years				
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Character Constant	What you might get back after costs	EUR 8.390	EUR 5.750				
Stress Scenario	Average return each year	-16,08%	-10,49%				

Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310
Offiavourable Scenario (1)	Average return each year	-16,08%		-1,41%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.730	EUR	10.150
Woderate Scenario (2)	Average return each year	-2,70%		0,30%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.360
	Average return each year	5,19%		2,59%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **HI UK Select Fund - EUR R Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.230	EUR	5.920
Stress Scenario	Average return each year	-17,71%		-9,95%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.230	EUR	8.430
Omavourable Scenario (1)	Average return each year	-17,71%		-3,35%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.540	EUR	9.190
ivioderate Scenario (2)	Average return each year	-4,62%		-1,67%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.280
	Average return each year	3,11%		0,56%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

### HI UK Select Fund - GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year		5 years				
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.								
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110			
Stress Scenario	Average return each year	-14,29%		-9,39%				
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.220			
Omavourable Scenario (1)	Average return each year	-14,29%		-1,62%				
Moderate Scenario (2)	What you might get back after costs	GBP	9.940	GBP	9.970			
Widderate Scenario (2)	Average return each year	-0,61%		-0,06%				
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.180			
	Average return each year	7,39%		2,25%				

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### HI UK Select Fund - GBP DM2 Shares

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110
Stress Scenario	Average return each year	-14,29%		-9,39%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.150
Oniavourable Scenario (1)	Average return each year	-14,29%		-1,76%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.930	GBP	9.970

IVIOUCIALE SCENATIO (2)	Average return each year	-0,66%		-0,06%	
Formula Consulta (2)	What you might get back after costs	GBP	10.740	GBP	11.160
vourable Scenario (3)  Average return each year		7,39%		2,21%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# HI UK Select Fund - GBP I2 Shares

Example investment: GBP 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs GBP 8.270		GBP 8.270		5.920
	Average return each year	-17,27%		-9,94%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.270	GBP	8.660
Omavourable Scenario (1)	Average return each year	-17,27%		-2	2,84%
Moderate Scenario (2)	What you might get back after costs	GBP	9.590	GBP	9.440
ivioderate Scenario (2)	Average return each year	-4,12%		-1	1,15%
Favourable Scenario (3)	What you might get back after costs	GBP	10.370	GBP	10.560
	Average return each year	3,66%		1	,09%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **HI UK Select Fund - GBP M Shares**

Example investment: GBP 10,000		1 year		5 ye	ars		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	5.910		
	Average return each year	-15,78%		-10,0	0%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.490	GBP	9.460		
Omavourable Scenario (1)	Average return each year	-15,12%		-1,1:	1%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.760	GBP	10.550		
INIOGERALE SCENATIO (2)	Average return each year	-2,36%		-2,36%		1,07	7%
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460		
	Average return each year	7,14%		2,77	7%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/08/2014to31/08/2019(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### HI UK Select Fund - USD DM2 Shares

Example investment: USD 10,000		1 year		5 years	s		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	USD	8.570	USD	6.390		
	Average return each year	-14,28%		-8,58%			
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370		
Omavourable Scenario (1)	Average return each year	-14,28%		-1,30%			
Moderate Scenario (2)	What you might get back after costs	USD	9.980	USD	9.980		
Moderate Scenario (2)	Average return each year	-0,19%		ear -0,19%		-0,04%	
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.420		
	Average return each year	7,40%	·	2,69%			

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	31/08/2014	to	31/08/2019
(3) This type of scenario occurred for an investment from	28/02/2019	to	29/02/2024

#### HI UK Select Fund - USD I2 Shares

Example investment: USD 10,000		1 year		5 ye	ars		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	USD 8.270		USD	5.920		
	Average return each year	-17,27%		-17,27%		-9,9	4%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.270	USD	8.660		
Omavourable Scenario (1)	Average return each year	-17,27%		-2,8	4%		
Moderate Scenario (2)	What you might get back after costs	USD	9.590	USD	9.440		
ivioderate Scenario (2)	Average return each year	-4,12%		-4,12%		-1,1	5%
Favourable Scenario (3)	What you might get back after costs	USD	10.370	USD	10.560		
	Average return each year	3,66%		1,09	9%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

# March 2024 EUR R Shares

Example investment: EUR 10,000		1 year		!	5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	EUR 8.230		5.920
	Average return each year	-17,71%			-9,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.230	EUR	8.430
omavourable scenario (1)	Average return each year	-17,71%			-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR	9.530	EUR	9.160
Moderate Scenario (2)	Average return each year	-4,74%			-1,74%
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.280
	Average return each year	3,11%			0,56%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.390	EUR	5.750		
Stress Scenario	Average return each year	-16,08%		-10,49%			
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310		
Offiavourable Scenario (1)	Average return each year	-16,08%		-1,41%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.720	EUR	10.120		
ivioderate Scenario (2)	Average return each year	-2,81%		-2,81%		0,23%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.360		
	Average return each year	5,19%		2,59%			

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	28/02/2017	to	28/02/2022
(3) This type of scenario occurred for an investment from	28/02/2019	to	29/02/2024

#### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	5.910		
Stress Scenario	Average return each year	-15,78%		-15,78%		-10,00%	
	What you might get back after costs	GBP	8.490	GBP	9.460		
Unfavourable Scenario (1)	Average return each year	-15,12%		-1,11%			
Moderate Scanario (2)	What you might get back after costs	GBP	9.740	GBP	10.520		
Moderate Scenario (2)	Average return each year	-2,60%		-2,60%		1,01%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460		
	Average return each year	7,14%		2,77%			

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/09/2018to30/09/2023(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **USD D Shares**

Example investment: USD 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.230	USD	5.920
Stress Scenario	Average return each year	-17,71%		-	9,95%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.230	USD	8.430
Omavourable Scenario (1)	Average return each year	-17,71%		-	3,36%
Moderate Scenario (2)	What you might get back after costs	USD	9.530	USD	9.160
ivioderate Scenario (2)	Average return each year	-4,75%		-	1,75%
Favourable Scenario (3)	What you might get back after costs	USD	10.310	USD	10.280
	Average return each year	3,10%			0,55%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	CHF	8.230	CHF	5.980		
	Average return each year	-17,71%		-9,78%			
	What you might get back after costs	CHF	8.230	CHF	8.270		
Unfavourable Scenario (1)	Average return each year	-17,71%		eturn each year -17,71%		-3,73%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.490	CHF	9.150		

IVIOUCIALE SECTION (2)	Average return each year -5,12%		-1,76%		
Favorushia Casassia (2)	What you might get back after costs	CHF	10.310	CHF	9.970
Favourable Scenario (3)	Average return each year	3,10%		-0,06%	

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	30/04/2014	to	30/04/2019
(3) This type of scenario occurred for an investment from	31/12/2018	to	31/12/2023

#### **EUR DM2 Shares**

Example investment: EUR 10,0	Example investment: EUR 10,000			5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	_		
What you might get back after costs		EUR	8.570	EUR	6.320
Stress Scenario	Average return each year	-14,30%		-8,76%	
Hafarramahla Casassia (1)	What you might get back after costs	EUR	8.570	EUR	9.050
Unfavourable Scenario (1)	Average return each year	-14,30%		-1,97%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.890	EUR	9.920
Moderate Scenario (2)	Average return each year	-1,14%		-0,15%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940
	Average return each year	7,38%		1,81%	

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	30/04/2014	to	30/04/2019
(3) This type of scenario occurred for an investment from	31/12/2018	to	31/12/2023

# **USD DM2 Shares**

Example investment: USD 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.570	USD	6.390
Stress Scenario	Average return each year	-14,28%			-8,58%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370
Omavourable Scenario (1)	Average return each year	-14,28%		-14,28% -1,3	
Moderate Scenario (2)	What you might get back after costs	USD	9.960	USD	9.970
Noderate Scenario (2)	Average return each year	-0,36%			-0,06%
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.420
	Average return each year	7,40%			2,69%

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	28/02/2017	to	28/02/2022
(3) This type of scenario occurred for an investment from	28/02/2019	to	29/02/2024

# **CHF DM2 Shares**

Example investment: CHF 10,000		1 year	5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	CHF 8.090	CHF 6.190			
Stress Scenario	Average return each year	-19,14%	-9,15%			

Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890
Omavourable Scenario (1)	Average return each year	-14,28%		-2,	34%
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.810
	Average return each year	-1,49%		-0,	.38%
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570
	Average return each year	7,41%		1,	11%

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023 (2) This type of scenario occurred for an investment from 31/05/2014 to 31/05/2019 (3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

#### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		!	5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110
Stress Scenario	Average return each year	-14,29%			-9,39%
Hafarramahla Caanasia (1)	What you might get back after costs	GBP	8.570	GBP	9.150
Unfavourable Scenario (1)	Average return each year	-14,29%			-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP	9.920	GBP	9.940
Moderate Scenario (2)	Average return each year	-0,78%			-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160
	Average return each year	7,39%			2,21%

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023 (2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2022 (3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

#### **EUR I2 Shares**

Example investment: EUR 10,000	Example investment: EUR 10,000		1 year		years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.270	EUR	5.920		
Stress Scenario	Average return each year	-17,27%		-9	9,94%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.270	EUR	8.660		
Omavourable Scenario (1)	Average return each year	-17,27%		-17,27% -2,85%			
Moderate Scanario (2)	What you might get back after costs	EUR	9.570	EUR	9.400		
Moderate Scenario (2)	Average return each year	-4,27%		-4,27%		-1	1,22%
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480		
	Average return each year	3,66%		0	,94%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **USD I2 Shares**

Example investment: USD 10,000		1 year	5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD 8.270	USD 5.920			
Stress Scenario	Average return each year	-17,27%	-9,94%			

Unfavourable Scenario (1)	What you might get back after costs	USD	8.270	USD	8.660
Omavourable Scenario (1)	Average return each year	-17,27%		-2,84	%
Moderate Scenario (2)	What you might get back after costs	USD	9.580	USD	9.400
	Average return each year	-4,23%		-1,22	%
Favourable Scenario (3)	What you might get back after costs	USD	10.370	USD	10.560
	Average return each year	3,66%		1,09	%

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from28/02/2019to29/02/2024

#### **GBP I2 Shares**

Example investment: GBP 10,000		1 year			5 years			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	GBP	8.270	GBP	5.920			
Stress Scenario	Average return each year	-17,27%			-9,94%			
Hafarramahla Casassia (1)	What you might get back after costs	GBP	8.270	GBP	8.660			
Unfavourable Scenario (1)	Average return each year	-17,27%			-2,84%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.580	GBP	9.400			
Woderate Scenario (2)	Average return each year	-4,23%			-1,22%			
Favourable Scenario (3)	What you might get back after costs	GBP	10.370	GBP	10.560			
ravourable scendilo (3)	Average return each year	3,66%			1,09%			

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023 (2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2022 (3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

#### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110		
Stress Scenario	Average return each year	-14,29%			-9,39%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.200		
Omavourable Scenario (1)	Average return each year	-14,29%			-1,65%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.920	GBP	9.940		
ivioderate Scenario (2)	Average return each year	-0,78%			-0,13%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160		
ravourable scenario (5)	Average return each year	7,39%			2,22%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# February 2024

#### **EUR R Shares**

Example investment: EUR 10,000		1 year	5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stroce Sconario	What you might get back after costs	EUR 8.23	EUR 5.920			
Stress Scenario	Average return each year	-17,71%	-9,94%			

Unfavourable Scenario (1)	What you might get back after costs	EUR	8.230	EUR	8.430
Omavourable Scenario (1)	Average return each year	-17,71%		-3,35% EUR -1,75%	
Madagata Caspagia (2)	What you might get back after costs	EUR	9.520	EUR	9.150
Moderate Scenario (2)	Average return each year	-4,77%		-1,75%	
Face and the Comments (2)	What you might get back after costs	EUR	10.310	EUR	10.280
Favourable Scenario (3)	Average return each year	3,11%		0,56%	

(1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023 (2) This type of scenario occurred for an investment from 01/04/2014 to 01/04/2019 (3) This type of scenario occurred for an investment from 01/02/2019 to 01/02/2024

#### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.390	EUR	5.750
Stress Scenario	Average return each year	-16,08%		-10,49%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310
Omavourable Scenario (1)	Average return each year	-16,08%	-16,08%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.720	EUR	10.110
ivioderate scenario (2)	Average return each year	-2,84%		0,22%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.360
ravourable scenario (s)	Average return each year	5,19%		2,59%	

#### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.470	GBP	5.910
Stress Scenario	Average return each year	-15,25%		-10,00%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.490	GBP	9.460
Omavourable Scenario (1)	Average return each year	-15,12%		-1,11%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.740	GBP	10.470
Woderate Scenario (2)	Average return each year	-2,61%	-2,61%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460
	Average return each year	7,14%		2,77%	

(1) This type of scenario occurred for an investment from01/07/2018to01/07/2023(2) This type of scenario occurred for an investment from01/07/2016to01/07/2021(3) This type of scenario occurred for an investment from01/02/2019to01/02/2024

# **USD D Shares**

Example investment: USD 10,000		1 year		5 ye	ars
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.230	USD	5.920
Stress Scenario	Average return each year	-17,71%		-9,9	4%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.230	USD	8.430
Offiavourable Scenario (1)	Average return each year	-17,71%		-3,3	6%
Moderate Scenario (2)	What you might get back after costs	USD	9.520	USD	9.150
ivioderate Scenario (2)	Average return each year	-4,78%		-1,7	6%
Favourable Scenario (3)	What you might get back after costs	USD	10.310	USD	10.280
ravourable scendilo (5)	Average return each year	3,10%	·	0,5	5%

(1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023 (2) This type of scenario occurred for an investment from 01/04/2014 to 01/04/2019 (3) This type of scenario occurred for an investment from 01/02/2019 to 01/02/2024

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	CHF	8.230	CHF	5.980
311 E33 3CE110110	Average return each year	-17,71%		-9,78%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.230	CHF	8.270
Omavourable Scenario (1)	Average return each year	-17,71%		-3,73%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.480	CHF	9.090
Woderate Scenario (2)	Average return each year	-5,17%		-1,89%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970
ravourable scenario (5)	Average return each year	3,10%		-0,06%	

#### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.570	EUR	6.320
Stress Scenario	Average return each year	-14,30%		9% -8,76%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.570	EUR	9.050
Omavourable Scenario (1)	Average return each year	-14,30%		-1,97%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.890	EUR	9.850
Moderate Scenario (2)	Average return each year	-1,14%		-0,29%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940
ravourable scellatio (5)	Average return each year	7,38%		1,81%	

(1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023 (2) This type of scenario occurred for an investment from 01/02/2017 to 01/02/2022 (3) This type of scenario occurred for an investment from 01/12/2018 to 01/12/2023

#### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 year	rs
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.570	USD	6.390
Stress Scenario	Average return each year	-14,28%		-8,589	%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370
Omavourable Scenario (1)	Average return each year	-14,28%		-1,309	%
Moderate Scenario (2)	What you might get back after costs	USD	9.960	USD	9.950
ivioderate scenario (2)	Average return each year	-0,40%		-0,109	%
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.420
ravourable scenario (5)	Average return each year	7,40%		2,69%	6

(1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023 (2) This type of scenario occurred for an investment from 01/07/2016 to 01/07/2021 (3) This type of scenario occurred for an investment from 01/02/2019 to 01/02/2024

#### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	8.090	CHF	6.190
Stress Scenario	Average return each year	-19,14%		-9,15%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890
Omavourable Scenario (1)	Average return each year	-14,28%		-2,34%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.800
Woderate Scenario (2)	Average return each year	-1,49%		-9,15% CHF -2,34%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570
ravourable scendilo (5)	Average return each year	7,41%		1,11%	

#### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110
Stress Scenario	Average return each year	-14,29%		-14,29% -9,39%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.150
Omavourable Scenario (1)	Average return each year	-14,29%		-1,76%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.920	GBP	9.930
Moderate Scenario (2)	Average return each year	-0,81%		-0,14%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160
ravourable scellatio (5)	Average return each year	7,39%		2,21%	

(1) This type of scenario occurred for an investment from01/07/2018to01/07/2023(2) This type of scenario occurred for an investment from01/04/2014to01/04/2019(3) This type of scenario occurred for an investment from01/02/2019to01/02/2024

#### **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5 :	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.270	EUR	5.920
Stress Scenario	Average return each year	-17,27%		-9,94	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.270	EUR	8.660
omavourable Scenario (1)	Average return each year	-17,27%		-2	,85%
Madarata Saanaria (2)	What you might get back after costs	EUR	9.570	EUR	9.400
Moderate Scenario (2)	Average return each year	-4,34%		-1	.,23%
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480
	Average return each year	3,66%		0,	,94%

#### **USD I2 Shares**

Example investment: USD 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.270		USD	5.920
	Average return each year	-17,27%			-9,94%
	What you might get back after costs	USD	8.270	USD	8.660
Unfavourable Scenario (1)	Average return each year	-17,27%			-2,84%
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	9.400
Woderate Scenario (2)	Average return each year	-4,27%			-1,23%
Favourable Scenario (3)	What you might get back after costs	USD	10.370	USD	10.560
ravourable Scenario (3)	Average return each year	3,66%			1,09%

(1) This type of scenario occurred for an investment from01/07/2018to01/07/2023(2) This type of scenario occurred for an investment from01/04/2014to01/04/2019(3) This type of scenario occurred for an investment from01/02/2019to01/02/2024

#### **GBP I2 Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP 8.270		GBP	5.920
Stress Scenario	Average return each year	-17,27%		-17,27% -9,94%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.270	GBP	8.660
Omavourable Scenario (1)	Average return each year	-17,27%			-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.400
Noderate Scenario (2)	Average return each year	-4,27%			-1,23%
Favourable Scenario (3)	What you might get back after costs	GBP	10.370	GBP	10.560
	Average return each year	3,66%			1,09%

(1) This type of scenario occurred for an investment from01/07/2018to01/07/2023(2) This type of scenario occurred for an investment from01/04/2014to01/04/2019(3) This type of scenario occurred for an investment from01/02/2019to01/02/2024

### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	GBP 8.570		GBP	6.110			
Stress Section 10	Average return each year	-14,29%			-9,39%			
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.200			
Offiavourable Scenario (1)	Average return each year	-14,29%			-1,65%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.920	GBP	9.930			
ivioderate Scenario (2)	Average return each year	-0,81%			-0,14%			
Favourable Scenario (2)	What you might get back after costs	GBP	10.740	GBP	11.160			
Favourable Scenario (3)	Average return each year	7,39%			2,22%			

# January 2024 EUR R Shares

Example investment: EUR 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•			
Stress Scenario	What you might get back after costs	EUR 8.230		EUR	5.920	
	Average return each year	-17,71%		-17,71%		-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.230	EUR	8.430	
Olliavourable Scellario (1)	Average return each year	-17,71%		-3,35%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.520	EUR	9.150	
Woderate Scenario (2)	Average return each year	-4,84%		-1,75%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.260	
	Average return each year	3,11%		0,52%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.390		EUR	5.750
	Average return each year	-16,08%		-10,49%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310
Omavourable Scenario (1)	Average return each year	-16,08%		-1,41%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.710	EUR	10.110
Woderate Scenario (2)	Average return each year	-2,92%		0,22%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.340
Favourable Scenario (3)	Average return each year	5,19%	·	2,55%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-				
Stress Scenario	What you might get back after costs	GBP	8.490	GBP	5.910		
otress sectionio	Average return each year	-15,12%	-15,12%		-15,12% -10,		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.490	GBP	9.460		
Omavourable Scenario (1)	Average return each year	-15,12%		-1,11%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.740	GBP	10.470		
Woderate Scenario (2)	Average return each year	-2,63%		0,93%			
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460		
ravourable Scenario (5)	Average return each year	7,14%		2,77%			

#### **USD D Shares**

Example investment: USD 10,000		1 year		5 y	ears	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	_			
Stress Scenario	What you might get back after costs	USD 8.230		USD	5.920	
	Average return each year	-17,71%		-17,71%		-9,9
Unfavourable Scenario (1)	What you might get back after costs	USD	8.230	USD	8.430	
Oniavourable Scenario (1)	Average return each year	-17,71%		-3,3	36%	
Moderate Scenario (2)	What you might get back after costs	USD	9.520	USD	9.150	
Woderate Scenario (2)	Average return each year	-4,85%		-1,	76%	
Eavourable Scenario (3)	What you might get back after costs	USD	10.310	USD	10.260	
Favourable Scenario (3)	Average return each year	3,10%		0,5	51%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF 8.230		CHF	5.980
Areas Section 10	Average return each year	-17,71%		-9,78%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.230	CHF	8.270
Omavourable Scenario (1)	Average return each year	-17,71%		-3,73%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.470	CHF	9.090
Moderate Scenario (2)	Average return each year	-5,26%		-1,89%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970
	Average return each year	3,10%	·	-0,06%	

# **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		!	5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.						
Stress Scenario	What you might get back after costs	EUR 8.570		EUR	6.320			
otress sectionio	Average return each year	-14,30%		-14,30%		ear -14,30%{		-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.570	EUR	9.050			
Omavourable Scenario (1)	Average return each year	-14,30%			-1,97%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.880	EUR	9.850			
Moderate Scenario (2)	Average return each year	-1,19%			-0,29%			
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940			
	Average return each year	7,38%			1,81%			

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from28/02/2017to28/02/2022(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.570		USD	6.390
	Average return each year	-14,28%		-8,58%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370
Omavourable Scenario (1)	Average return each year	-14,28%		-1,30%	
Moderate Scenario (2)	What you might get back after costs	USD	9.950	USD	9.950
ivioderate Scenario (2)	Average return each year	-0,47%		-0,10%	
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.400
	Average return each year	7,40%		2,65%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/07/2016to31/07/2021(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF 8.090		CHF	6.190
Stress Sections	Average return each year	-19,13%		19,13% -9,15%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890
Omavourable Scenario (1)	Average return each year	-14,28%		-	2,34%
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.800
ivioderate scenario (2)	Average return each year	-1,49%		-	0,41%
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.550
ravourable Scenario (3)	Average return each year	7,41%		:	1,07%

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	28/02/2017	to	28/02/2022
(3) This type of scenario occurred for an investment from	31/12/2018	to	31/12/2023

# **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	8.570	GBP	6.110
Stress Scenario	Average return each year	-14,29%		-9,38%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.150
Omavourable Scenario (1)	Average return each year	-14,29%	-14,29%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.910	GBP	9.930
Moderate Scenario (2)	Average return each year -0,89%		-0,89%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.130
	Average return each year	7,39%		2,17%	

(1) This type of scenario occurred for an investment from	31/07/2018	to	31/07/2023
(2) This type of scenario occurred for an investment from	30/04/2014	to	30/04/2019
(3) This type of scenario occurred for an investment from	31/12/2018	to	31/12/2023

# **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5 yea	rs		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	_				
Stress Scenario	What you might get back after costs	EUR	8.270	EUR	5.920		
Stress Scenario	Average return each year	-17,27%		-9,94	%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.270	EUR	8.660		
omavourable Scenario (1)	Average return each year	-17,27%		-2,85	%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.560	EUR	9.400		
Woderate Scenario (2)	Average return each year	-4,38%		-4,38%		-1,23	%
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480		
	Average return each year	3,66%		0,949	%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# **USD I2 Shares**

Example investment: USD 10,000		1 year		į	5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	USD	8.270	USD	5.920			
Stress Scenario	Average return each year	-17,27%		-17,27%			-9,94%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.270	USD	8.660		
Omavourable Scenario (1)	Average return each year	-17,27%			-2,84%		
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	9.400		
Moderate Scenario (2)	Average return each year	-4,34%		-4,34%			-1,23%
Favourable Scenario (3)	What you might get back after costs	USD	10.370	USD	10.540		
	Average return each year	3,66%			1,05%		

# **GBP I2 Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.270	GBP	5.920		
Stress Scenario	Average return each year	-17,27%		-17,27%			-9,94%
Unformula Commic (1)	What you might get back after costs	GBP	8.270	GBP	8.660		
Unfavourable Scenario (1)	Average return each year	-17,27%			-2,84%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.400		
Moderate Scenario (2)	Average return each year	-4,34%		-4,34%			-1,23%
Favourable Scenario (3)	What you might get back after costs	GBP	10.370	GBP	10.540		
	Average return each year	3,66%			1,05%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
What you might get back after costs		GBP	8.570	GBP	6.110			
Juess Scenario	Average return each year	-14,29%		-14,29%			-9,39%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.200			
Omavourable Scenario (1)	Average return each year	-14,29%			-1,65%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.910	GBP	9.930			
Woderate Scenario (2)	Average return each year	-0,89%		-0,89%			-0,14%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160			
	Average return each year	7,39%			2,22%			

# December 23 EUR R Shares

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.230	EUR	5.930		
Stress Scenario	Average return each year	-17,71%		-17,71%		-9,94%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.230	EUR	8.430		
Omavourable Scenario (1)	Average return each year	-17,71%	-17,71%				
Moderate Scenario (2)	What you might get back after costs	EUR	9.520	EUR	9.150		
woderate Scenario (2)	Average return each year	-4,84%		-4,84%		-1,75%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.260		
	Average return each year	3,11%		0,52%			

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.390	EUR	5.750		
Stress Scenario	Average return each year	-16,08%		-10,49%			
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.390	EUR	9.310		
Omavourable Scenario (1)	Average return each year	-16,08%		-1,41%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.710	EUR	10.110		
Widderate Scenario (2)	Average return each year	-2,92%		-2,92%		0,22%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.520	EUR	11.340		
	Average return each year	5,19%		2,55%			

#### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•				
Stress Scenario	What you might get back after costs	GBP	8.490	GBP	5.910		
Stress Scenario	Average return each year	-15,12%		-10,00%			
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.490	GBP	9.460		
omavourable Scenario (1)	Average return each year	-15,12%		-1,11%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.740	GBP	10.470		
ivioderate Scenario (2)	Average return each year	-2,63%		-2,63%		0,93%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460		
	Average return each year	7,14%		2,77%			

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/07/2016to31/07/2021(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# **USD D Shares**

Example investment: USD 10,000		1 year		5 yea	ırs			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
What you might get back after costs		USD	8.230	USD	5.930			
Stress Scenario	Average return each year	-17,71%		-17,71%		-9,94	%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.230	USD	8.430			
Omavourable Scenario (1)	Average return each year	-17,71%		-3,36	%			
Moderate Scenario (2)	What you might get back after costs	USD	9.520	USD	9.150			
iviouerate scenario (2)	Average return each year	-4,85%		-4,85%		-1,76	%	
Favourable Scenario (3)	What you might get back after costs	USD	10.310	USD	10.260			
	Average return each year	3,10%		0,51	%			

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	CHF	8.230	CHF	5.980		
Stress Scenario	Average return each year	-17,71%		-9,78%			
Harfarrania II.a Carrania (4)	What you might get back after costs	CHF	8.230	CHF	8.270		
Unfavourable Scenario (1)	Average return each year	-17,71%		-3,73%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.470	CHF	9.090		
Noderate Scenario (2)	Average return each year	-5,26%		-5,26% -1		-1,89%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970		
	Average return each year	3,10%		-0,06%			

#### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 yea	rs	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR 8.570		EUR	6.320	
	Average return each year	-14,30%		-14,30%		-8,75
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.570	EUR	9.050	
Omavourable Scenario (1)	Average return each year	-14,30%		-1,97	%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.880	EUR	9.850	
Moderate Scenario (2)	Average return each year	-1,19%		-0,29	%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.740	EUR	10.940	
ravourable scenario (3)	Average return each year	7,38%		1,819	%	

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023 (2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2022 (3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

#### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 y	ears		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	USD	8.570	USD	6.390		
	Average return each year	-14,28%		-8,	58%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	9.370		
Omavourable Scenario (1)	Average return each year	-14,28%		-1,	30%		
Moderate Scenario (2)	What you might get back after costs	USD	9.950	USD	9.950		
Woderate Scenario (2)	Average return each year	-0,47%		-0,	10%		
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.400		
ravourable scendilo (5)	Average return each year	7,40%		2,6	65%		

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from31/07/2016to31/07/2021(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **CHF DM2 Shares**

Example investment: CHF 10,000	0	1 year		5 y	ears	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-			
Stress Scenario	What you might get back after costs	CHF 8.090		CHF	6.190	
	Average return each year	-19,12%		-19,12%		-9,
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.570	CHF	8.890	
Omavourable Scenario (1)	Average return each year	-14,28%		-2,	34%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.800	
iviouerate scenario (2)	Average return each year	-1,49%		-0,	41%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.550	
ravourable scendilo (5)	Average return each year	7,41%		1,0	07%	

#### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	GBP 8.570		GBP	6.110	
	Average return each year	-14,29%		-14,29%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.150	
Offiavourable Scenario (1)	Average return each year	-14,29%			-1,76%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.910	GBP	9.930	
Moderate Scenario (2)	Average return each year	-0,89%			-0,14%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.130	
ravourable scenario (3)	Average return each year	7,39%			2,17%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5	years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	EUR 8.270		EUR	5.930	
	Average return each year	-17,27%		-17,27%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.270	EUR	8.660	
Omavourable Scenario (1)	Average return each year	-17,27%		-	2,85%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.560	EUR	9.400	
Moderate Scenario (2)	Average return each year	-4,38%		-	1,23%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480	
Travourable Scendilo (5)	Average return each year	3,66%	·	(	),94%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

#### **USD I2 Shares**

Example investment: USD 10,000		1 year			5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD 8.270		USD	5.930	
	Average return each year	-17,27%			-9,93%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.270	USD	8.660	
Omavourable Scenario (1)	Average return each year	-17,27%			-2,84%	
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	9.400	
ivioderate Scenario (2)	Average return each year	-4,34%			-1,23%	
Favourable Scenario (3)	What you might get back after costs	USD	10.370	USD	10.540	
ravourable scendilo (5)	Average return each year	3,66%			1,05%	

#### **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years	i
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP 8.270		GBP	5.930
	Average return each year	-17,27%		-9,93%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.270	GBP	8.660
Omavourable Scenario (1)	Average return each year	-17,27%		-2,84%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.400
Moderate Scenario (2)	Average return each year	-4,34%		-1,23%	
Favorushla Cassasia (2)	What you might get back after costs	GBP	10.370	GBP	10.540
Favourable Scenario (3)	Average return each year	3,66%		1,05%	

(1) This type of scenario occurred for an investment from31/07/2018to31/07/2023(2) This type of scenario occurred for an investment from30/04/2014to30/04/2019(3) This type of scenario occurred for an investment from31/12/2018to31/12/2023

# **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	GBP 8.570		GBP	6.110	
311 E33 3CE110110	Average return each year	-14,29%			-9,38%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.570	GBP	9.200	
Omavourable Scenario (1)	Average return each year	-14,29%			-1,65%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.910	GBP	9.930	
iviouerate scenario (2)	Average return each year	-0,89%			-0,14%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.740	GBP	11.160	
Tavourable Scendilo (5)	Average return each year	7,39%			2,22%	

# November 23 EUR R Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	EUR 6.310		EUR	5.970
	Average return each year	-36,87%		-9,80%	
Hafarramahla Casassia (4)	What you might get back after costs	EUR	7.970	EUR	8.170
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,96%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.220	EUR	8.870
Woderate Scenario (2)	Average return each year	-7,78%		-2,37%	
Favorushla Casussia (2)	What you might get back after costs	EUR	9.990	EUR	9.770
Favourable Scenario (3)	Average return each year	-0,08%		-0,47%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **EUR M Shares**

Example investment: EUR 10,000	1 year			5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	EUR 6.550		EUR	6.080		
Juess scendilo	Average return each year	-34,46%			-9,47%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.030	EUR	9.020		
Offiavourable Scenario (1)	Average return each year	-19,75%			-2,03%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.400	EUR	9.390		
ivioderate scenario (2)	Average return each year	-6,02%			-1,25%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.790		
ravourable Scenario (5)	Average return each year	0,33%			1,54%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-04-30to2022-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

# **GBP M Shares**

Example investment: GBP 10,000		1 year			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	GBP 7.500		GBP	7.830	
	Average return each year	-25,02%		-25,02%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540	
Olliavourable Scellario (1)	Average return each year	-15,57%			-3,10%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.140	GBP	9.870	
Woderate Scenario (2)	Average return each year	-8,55%			-0,25%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	11.370	
ravourable scellallo (5)	Average return each year	3,78%			2,60%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2016-07-31to2021-07-31(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **USD D Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.200		USD	7.880
	Average return each year	-19,16%		-4,66%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.080	USD	8.620
Omavourable Scenario (1)	Average return each year	-19,16%		-2,93%	
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.240
Wioderate Scenario (2)	Average return each year	-6,93%		-1,57%	
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.210
Tavourable Scenario (5)	Average return each year	0,29%		0,42%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		!	5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.						
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.700			
Stress Scenario	Average return each year	-21,03%		-21,03% -5,09%				
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.080	CHF	8.460			
Omavourable Scenario (1)	Average return each year	-19,15%			-3,29%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.230	CHF	9.330			
ivioderate scenario (2)	Average return each year	-7,67%		-7,67%			-1,39%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.030	CHF	9.990			
	Average return each year	0,29%			-0,03%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-01-31to2020-01-31(3) This type of scenario occurred for an investment from2013-11-30to2018-11-30

#### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 yea	ars		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•				
Stress Scenario	What you might get back after costs		7.160	EUR	6.760		
Stress Scenario	Average return each year	-28,43%		-7,53%			
Unformable Consolin (4)	What you might get back after costs	EUR	8.340	EUR	8.810		
Unfavourable Scenario (1)	Average return each year	-16,63%		-2,50	0%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.580	EUR	9.530		
Woderate Scenario (2)	Average return each year	-4,17%		-4,17%		-0,97	<b>1</b> %
Favourable Scenario (3)	What you might get back after costs	EUR	10.350	EUR	10.390		
	Average return each year	3,54%		0,77	%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	7.240	USD	6.830
Stress Scenario	Average return each year	-27,64%		-7,34%	
Unfavourable Scenario (1)	What you might get back after costs	USD	9.410	USD	9.410
Offiavourable Scenario (1)	Average return each year	-5,91%		-1,21%	
Moderate Scenario (2)	What you might get back after costs	USD	9.410	USD	9.680
Moderate Scenario (2)			-5,91%		
Favourable Scenario (3)	What you might get back after costs	USD	9.890	USD	10.620
	Average return each year	-1,05%		1,21%	

(1) This type of scenario occurred for an investment from2013-11-30to2018-11-30(2) This type of scenario occurred for an investment from2016-02-29to2021-02-28(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	6.750	CHF	6.420
Stress Scenario	Average return each year	-32,54%		-8,48%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.090	CHF	9.390
Omavourable Scenario (1)	Average return each year	-9,12%	-9,12%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.410	CHF	9.560
iviouerate scenario (2)	Average return each year -5,91%		-5,91%		
Favourable Scenario (3)	What you might get back after costs	CHF	9.700	CHF	9.850
	Average return each year	-3,00%		-0,29%	

(1) This type of scenario occurred for an investment from	2015-06-30	to	2020-06-30
(2) This type of scenario occurred for an investment from	2015-07-31	to	2020-07-31
(3) This type of scenario occurred for an investment from	2017-12-31	to	2022-12-31

#### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or a	II of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	8.460	GBP	8.120
Stress Scenario	Average return each year	-16,66%		-4,09%	
Hafarramahla Carrania (4)	What you might get back after costs	GBP	8.330	GBP	8.890
Unfavourable Scenario (1)	Average return each year	-16,66%		-2,33%	
Modorato Sconario (2)	What you might get back after costs	GBP	9.610	GBP	9.530
Moderate Scenario (2)	Average return each year	-3,95%		-0,95%	
Favorushla Casmania (2)	What you might get back after costs	GBP	10.360	GBP	10.540
Favourable Scenario (3)	Average return each year	3,57%		1,07%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

# **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.200	EUR	7.860		
Stress Scenario	Average return each year	-19,57%		-4,69%			
Unformable Consolin (d)	What you might get back after costs	EUR	8.040	EUR	8.400		
Unfavourable Scenario (1)	Average return each year	-19,57%		-3,43%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.260	EUR	9.070		
Woderate Scenario (2)	Average return each year	-7,36%		-7,36%		-1,94%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.000	EUR	9.920		
ravourable Scellatio (5)	Average return each year	0,02%		-0,15%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **USD I2 Shares**

Example investment: USD 10,000		1 year		5 years	·
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	USD	8.200	USD	7.870
Stress Scenario	Average return each year	-19,57%		-4,68%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.040	USD	8.410
Omavourable Scenario (1)	Average return each year	-19,57%		-3,41%	
Moderate Scenario (2)	What you might get back after costs	USD	9.260	USD	9.070
Moderate Scenario (2)	Average return each year	-7,36%		-1,94%	
Favorushla Casussia (2)	What you might get back after costs	USD	10.000	USD	9.990
Favourable Scenario (3)	Average return each year	0,02%		-0,02%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.200	GBP	7.870
Stress Scenario	Average return each year	-19,57%		-4,68%	
11. f	What you might get back after costs	GBP	8.040	GBP	8.410
Unfavourable Scenario (1)	Average return each year	-19,57%		-3,41%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.260	GBP	9.070
Woderate Scenario (2)	Average return each year -7,36%		-7,36%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.000	GBP	9.990
	Average return each year	0,02%		-0,02%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2018-11-30to2023-11-30

#### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.460	GBP	8.120		
Stress Scenario	Average return each year	-16,66%		-4,09%			
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.940		
Omavourable Scenario (1)	Average return each year	-16,66%		-2,22%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
ivioderate scenario (2)	Average return each year	-3,93%		age return each year -3,93%		-0,95%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.570		
	Average return each year	3,57%		1,11%			

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2014-04-30	to	2019-04-30
(3) This type of scenario occurred for an investment from	2018-11-30	to	2023-11-30

# October 23 EUR R Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimur	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.910	EUR	5.870
Stress Scenario	Average return each year	-40,90%		-10,10%	
11. f	What you might get back after costs	EUR	7.970	EUR	8.170
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,96%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.220	EUR	8.870
Moderate Scenario (2)	Average return each year -7,78%		-7,78%		
Favorushla Casusuis (2)	What you might get back after costs	EUR	9.990	EUR	9.840
Favourable Scenario (3)	Average return each year	-0,08%		-0,33%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

#### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years				
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.								
Stress Scenario	What you might get back after costs	EUR	6.090	EUR	6.030			
	Average return each year	-39,15%		-9,62%				
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.030	EUR	9.020			
	Average return each year	-19,75%		-	2,03%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.400	EUR	9.390			
	Average return each year	-6,02%		-1,25%				
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.500			
	Average return each year	0,33%		0,99%				

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-04-30to2022-04-30(3) This type of scenario occurred for an investment from2018-10-31to2023-10-31

# **GBP M Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	7.440	GBP	7.410
	Average return each year	-25,64%		-5,82%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540
	Average return each year	-15,57%		-3,10%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.850
	Average return each year	-8,80%		-0,30%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	11.070
	Average return each year	3,78%			2,06%

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-08-31to2020-08-31(3) This type of scenario occurred for an investment from2018-10-31to2023-10-31

# **USD D Shares**

Example investment: USD 10,000		1 year		5 years					
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.									
Stress Scenario	What you might get back after costs	USD	8.200	USD	7.880				
	Average return each year	-19,16%		-4,66%					
Unfavourable Scenario (1)	What you might get back after costs	USD	8.080	USD	8.620				
	Average return each year	-19,16%		-2,93%					
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.240				
	Average return each year	-6,93%		-1,57%					
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.200				
	Average return each year	0,29%		0,40%					

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years	·
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
What you might get back after costs		CHF	7.900	CHF	7.690
Stress Scenario	Average return each year	-21,03%		-5,11%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.080	CHF	8.460
Omavourable Scenario (1)	Average return each year	-19,15%		-3,29%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.230	CHF	9.330
Moderate Scenario (2)	Average return each year	-7,67%		-1,39%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.030	CHF	10.200
	Average return each year	0,29%		0,40%	•

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-01-31to2020-01-31(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

# **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•				
Stress Scenario	What you might get back after costs	EUR	7.160	EUR	6.760		
Stress Scenario	Average return each year	-28,43%	-28,43%		-28,43%		
11f	What you might get back after costs	EUR	8.340	EUR	8.810		
Unfavourable Scenario (1)	Average return each year	-16,63%		-2,50%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.580	EUR	9.530		
Woderate Scenario (2)	Average return each year	-4,17%		-0,97%			
Favourable Scenario (3)	What you might get back after costs	EUR	10.350	EUR	10.530		
	Average return each year	3,54%		1,04%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 years			
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•				
What you might get back after costs		USD	7.240	USD	6.830		
Stress Scenario	Average return each year	-27,64%		-27,64%		-7,34%	
Unfavourable Scenario (1)	What you might get back after costs	USD	9.410	USD	9.410		
Omavourable Scenario (1)	Average return each year	-5,91%		-1,21%			
Moderate Scenario (2)	What you might get back after costs	USD	9.410	USD	9.650		
Moderate Scenario (2)	Average return each year	-5,91%		-0,72%			
Favourable Scenario (3)	What you might get back after costs	USD	9.820	USD	10.490		
	Average return each year	-1,78%		0,96%			

(1) This type of scenario occurred for an investment from2013-10-31to2018-10-31(2) This type of scenario occurred for an investment from2016-07-31to2021-07-31(3) This type of scenario occurred for an investment from2018-10-31to2023-10-31

## **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 ye	ears
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	6.750	CHF	6.420
Stress Scenario	Average return each year	-32,54%		-8,4	18%
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.090	CHF	9.330
Omavourable Scenario (1)	Average return each year	-9,12%		-1,3	37%
Moderate Scenario (2)	What you might get back after costs	CHF	9.410	CHF	9.550
Woderate Scenario (2)	Average return each year	-5,91%		<b>-0,</b> 9	02%
Favourable Scenario (3)	What you might get back after costs	CHF	9.700	CHF	9.850
ravourable Scenario (3)	Average return each year	-3,00%		-0,2	29%

(1) This type of scenario occurred for an investment from2022-10-31to2023-10-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
What you might get back after costs		GBP	8.460	GBP	8.120		
Stress Scenario	Average return each year	-16,66%		-4,09%			
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.890		
Offiavourable Scenario (1)	Average return each year	-16,66%			-2,33%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
ivioderate Scenario (2)	Average return each year	-3,95%		-3,95%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.540		
Travourable Scellatio (5)	Average return each year	3,57%			1,05%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

## **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•		
What you might get back after costs		EUR	8.200	EUR	7.860
Stress Scenario	Average return each year	-19,57%		-4,69%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.040	EUR	8.400
Oniavourable Scenario (1)	Average return each year	-19,57%		-3,43%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.260	EUR	9.070
Woderate Scenario (2)	Average return each year	-7,36%		-1,94%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.000	EUR	10.020
ravourable scelldfio (5)	Average return each year	0,02%		0,04%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

### **USD I2 Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
What you might get back after costs		USD	8.200	USD	7.870
Stress Scenario	Average return each year	-19,57%		-4,68%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.040	USD	8.410
Omavourable Scenario (1)	Average return each year	-19,57%		-3,41%	
Moderate Scenario (2)	What you might get back after costs	USD	9.260	USD	9.070
Moderate Scenario (2)	Average return each year	-7,36%		-1,94%	
Favorunable Communic (2)	What you might get back after costs	USD	10.000	USD	10.020
Favourable Scenario (3)	Average return each year	0,02%		0,04%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

# **GBP I2 Shares**

Example investment: GBP 10,00	Example investment: GBP 10,000			5 years	·
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	8.200	GBP	7.870
Stress Scenario	Average return each year	-19,57%		-4,68%	
Harfarrania Har Carrania (d)	What you might get back after costs	GBP	8.040	GBP	8.410
Unfavourable Scenario (1)	Average return each year	-19,57%		-3,41%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.260	GBP	9.070
Woderate Scenario (2)	Average return each year	-7,36%		-1,94%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.000	GBP	10.020
ravourable scenario (s)	Average return each year	0,02%		0,04%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-10-31to2018-10-31

# **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
What you might get back after costs		GBP	8.460	GBP	8.120
Stress Scenario	Average return each year	-16,66%		-4,09%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.940
Omavourable Scenario (1)	Average return each year	-16,66%			-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530
Moderate Scenario (2)	Average return each year	-3,93%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.540
ravourable scenario (3)	Average return each year	3,57%			1,05%

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2014-04-30	to	2019-04-30
(3) This type of scenario occurred for an investment from	2013-10-31	to	2018-10-31

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# **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	EUR	5.830	EUR	5.750
Stress Scenario	Average return each year	-41,68%		-10,49%	
Heferenship Conserve (4)	What you might get back after costs	EUR	7.970	EUR	8.170
Unfavourable Scenario (1)	Average return each year	-20,25%	-20,25%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.220	EUR	8.870
Woderate Scenario (2)	Average return each year	-7,78%		-2,37%	
Favourable Scenario (3)	What you might get back after costs	EUR	9.990	EUR	10.160
ravourable scellatio (5)	Average return each year	-0,08%		0,33%	

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2014-04-30	to	2019-04-30
(3) This type of scenario occurred for an investment from	2013-09-30	to	2018-09-30

# **EUR M Shares**

Example investment: EUR 10,000		1 year		5 y	ears		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	6.000	EUR	5.890		
	Average return each year	-39,98%		-10,	,03%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.610		
Omavourable Scenario (1)	Average return each year	-20,45%		-2,9	95%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.290	EUR	9.130		
Moderate Scenario (2)	Average return each year	-7,08%		-7,08%		-1,8	81%
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.060		
	Average return each year	0,33%		0,1	11%		

(1) This type of scenario occurred for an investment from	2013-12-31	to	2018-12-31
(2) This type of scenario occurred for an investment from	2015-06-30	to	2020-06-30
(3) This type of scenario occurred for an investment from	2018-09-30	to	2023-09-30

### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 ye	ars
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.450		GBP	7.380
Stress Scenario	Average return each year	-25,54%		-5,89%	
Hafarramahla Casmania (4)	What you might get back after costs	GBP	8.440	GBP	8.540
Unfavourable Scenario (1)	Average return each year	-15,57%		-3,1	0%
Madarata Scanaria (2)	What you might get back after costs	GBP	9.120	GBP	9.850
Moderate Scenario (2)	Average return each year	-8,81%		-0,30	0%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.880
	Average return each year	3,78%		1,69	9%

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2018-09-30to2023-09-30

## **USD D Shares**

Example investment: USD 10,000		1 year		5 years				
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	USD	8.200	USD	7.880			
	Average return each year	-19,16%		-4,66%				
Unfavourable Scenario (1)	What you might get back after costs	USD	8.080	USD	8.620			
Offiavourable Scenario (1)	Average return each year	-19,16%		-2,93%				
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.240			
Moderate Scenario (2)	Average return each year	-6,93%		n each year -6,93%		-1,57%		
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.530			
	Average return each year	0,29%		1,04%				

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

## **CHF D Shares**

Example investment: CHF 10,000		1 year		5 yea	ars			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.						
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.690			
	Average return each year	-21,03%		-5,11	.%			
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.080	CHF	8.460			
Omavourable Scenario (1)	Average return each year	-19,15%		-3,29	9%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.250	CHF	9.330			
ivioderate Scenario (2)	Average return each year	-7,55%		-7,55%		-1,39	-1,39%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.030	CHF	10.530			
	Average return each year	0,29%		1,04	%			

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2015-01-31	to	2020-01-31
(3) This type of scenario occurred for an investment from	2013-09-30	to	2018-09-30

## **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 y	ears ears		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	7.160	EUR	6.750		
Stress Scenario	Average return each year	-28,43%		-7,56%			
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	8.810		
Omavourable Scenario (1)	Average return each year	-16,63%		-2,	50%		
Madarata Scanario (2)	What you might get back after costs	EUR	9.580	EUR	9.530		
Moderate Scenario (2)	Average return each year	-4,17%		-4,17%		-0,	97%
Favourable Scenario (3)	What you might get back after costs	EUR	10.350	EUR	10.880		
	Average return each year	3,54%		1,	69%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 years			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD	7.240	USD	6.830		
	Average return each year	-27,64%		-7,34%			
Unfavourable Scenario (1)	What you might get back after costs	USD	9.410	USD	9.410		
Omavourable Scenario (1)	Average return each year	-5,91%		-1,21%			
Madarata Scanaria (2)	What you might get back after costs	USD	9.410	USD	9.630		
Moderate Scenario (2)	Average return each year	-5,91%		-5,91%		-0,75%	
Favourable Scenario (3)	What you might get back after costs	USD	9.820	USD	10.370		
	Average return each year	-1,78%		0,73%			

(1) This type of scenario occurred for an investment from2013-09-30to2018-09-30(2) This type of scenario occurred for an investment from2015-08-31to2020-08-31(3) This type of scenario occurred for an investment from2018-09-30to2023-09-30

# **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 ye	ears			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	CHF	6.750	CHF	6.420			
	Average return each year	-32,54%		-32,54% -8,48%				
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.090	CHF	9.260			
Omavourable Scenario (1)	Average return each year	-9,12%		-1,5	3%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.410	CHF	9.540			
Woderate Scenario (2)	Average return each year	-5,91%		-0,9	3%			
Favourable Scenario (3)	What you might get back after costs	CHF	9.700	CHF	9.850			
	Average return each year	-3,00%		-0,2	9%			

(1) This type of scenario occurred for an investment from	2022-09-30	to	2023-09-30
(2) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(3) This type of scenario occurred for an investment from	2017-12-31	to	2022-12-31

#### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years			
Minimum There is no minimun	n guaranteed return. You could lose some or a	III of your investment.	•				
Stress Scenario	What you might get back after costs	GBP 8.460		GBP	8.120		
Stress Scenario	Average return each year	-16,66%		-4,09%			
Hoforoughla Connecta (4)	What you might get back after costs	GBP	8.330	GBP	8.890		
Unfavourable Scenario (1)	Average return each year	-16,66%		-2,33%			
Madarata Sagnaria (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
Moderate Scenario (2)	Average return each year	-3,95%		-3,95%		-0,95%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.880		
	Average return each year	3,57%		1,70%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

#### **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5	years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	EUR	8.200	EUR	7.860		
	Average return each year	-19,57%		-19,57%		-4	,69%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.040	EUR	8.400		
Omavourable Scenario (1)	Average return each year	-19,57%		-3	,43%		
Madarata Scanaria (2)	What you might get back after costs	EUR	9.260	EUR	9.070		
Moderate Scenario (2)	Average return each year	-7,36%		-7,36%		-1	.,94%
Favourable Scenario (3)	What you might get back after costs	EUR	10.000	EUR	10.340		
	Average return each year	0,02%		0,	,68%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

# **USD I2 Shares**

Example investment: USD 10,000	Example investment: USD 10,000			5 year	rs
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.200		USD	7.870
Stress Scenario	Average return each year	-19,57%		-19,57% -4,68%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.040	USD	8.410
Omavourable Scenario (1)	Average return each year	-19,57%		-3,41%	%
Moderate Scenario (2)	What you might get back after costs	USD	9.260	USD	9.070
Woderate Scenario (2)	Average return each year	-7,36%		-1,94%	%
Favourable Scenario (3)	What you might get back after costs	USD	10.000	USD	10.340
ravourable scendilo (5)	Average return each year	0,02%		0,68%	6

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2014-04-30	to	2019-04-30
(3) This type of scenario occurred for an investment from	2013-09-30	to	2018-09-30

## **GBP I2 Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP 8.200		GBP	7.870		
Stress Scenario	Average return each year	-19,57%		-19,57%			-4,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.040	GBP	8.410		
omavourable Scenario (1)	Average return each year	-19,57%			-3,41%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.260	GBP	9.070		
Moderate Scenario (2)	Average return each year	-7,36%			-1,94%		
Favorenda Casassia (2)	What you might get back after costs	GBP	10.000	GBP	10.340		
Favourable Scenario (3)	Average return each year	0,02%			0,68%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

## **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.460		GBP	8.120
Stress Scenario	Average return each year	-16,66%		-16,66% -4,09%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.940
omavourable scenario (1)	Average return each year	-16,66%			-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530
Moderate Scenario (2)	Average return each year	-3,93%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.880
ravourable scenario (3)	Average return each year	3,57%	·		1,70%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-09-30to2018-09-30

# August 23 EUR R Shares

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimu	m guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	EUR 5.280		5.420		
Stress Scenario	Average return each year	-47,17%		-47,17%		-11,52%	
Hafarramahla Casassia (4)	What you might get back after costs	EUR	7.970	EUR	8.170		
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,96%			
Madarata Scanario (2)	What you might get back after costs	EUR	9.230	EUR	8.870		
Moderate Scenario (2)	Average return each year	-7,72%	EUR 7.970 -20,25%  EUR 9.230 -7,72%	-2,37%			
Favorunahla Casusuria (2)	What you might get back after costs	EUR	10.060	EUR	10.970		
Favourable Scenario (3)	Average return each year	0,61%		1,88%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.470		EUR	5.590
	Average return each year	-45,29%		-10,97%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.610
Omavourable Scenario (1)	Average return each year	-20,45%		-2,95%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.290	EUR	9.130
ivioderate scenario (2)	Average return each year	-7,08%		-1,81%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.020
Tavourable Scendilo (5)	Average return each year	0,33%		0,04%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-06-30to2020-06-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **GBP M Shares**

Example investment: GBP 10,000		1 year		į	5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP 7.410		GBP	6.910		
Stress Scenario	Average return each year	-25,91%		-25,91%		,91% -7,12%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540		
Omavourable Scenario (1)	Average return each year	-15,57%			-3,10%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.810		
Woderate Scenario (2)	Average return each year	-8,82%			-0,37%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550		
	Average return each year	3,78%			1,08%		

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2018-07-31to2023-07-31(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

## **USD D Shares**

Example investment: USD 10,000		1 year		į	5 years		
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD 8.190		USD	7.880		
	Average return each year	-19,16%		-19,16%			-4,66%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.080	USD	8.620		
Omavourable Scenario (1)	Average return each year	-19,16%			-2,93%		
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.240		
ivioderate scenario (2)	Average return each year	-6,91%			-1,57%		
Favourable Scenario (3)	What you might get back after costs	USD	10.110	USD	11.340		
Tavourable Scendilo (5)	Average return each year	1,15%			2,55%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **CHF D Shares**

Example investment: CHF 10,000		1 year		5 yea	rs
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	CHF 7.900		CHF	7.690
Stress Scenario	Average return each year	-21,03%		-5,12	%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.080	CHF	8.460
Omavourable Scenario (1)	Average return each year	-19,15%		-3,29	%
Moderate Scenario (2)	What you might get back after costs	CHF	9.260	CHF	9.330
ivioderate Scenario (2)	Average return each year	-7,37%		-1,39	%
Favourable Scenario (3)	What you might get back after costs	CHF	10.110	CHF	11.340
Tavourable Scendilo (5)	Average return each year	1,14%		2,555	%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-01-31to2020-01-31(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **GBP DM2 Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP 8.440		GBP	8.120		
Stress Scenario	Average return each year	-16,66%		-16,66%			-4,09%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.890		
Omavourable Scenario (1)	Average return each year	-16,66%			-2,33%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
Moderate Scenario (2)	Average return each year	-3,93%			-0,95%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.450	GBP	11.720		
ravourable scenario (3)	Average return each year	4,46%			3,23%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year			5 years		
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	EUR 7.160		EUR	6.740		
	Average return each year	-28,42%			-7,59%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	8.810		
Omavourable Scenario (1)	Average return each year	-16,63%			-2,50%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.590	EUR	9.530		
iviouerate scenario (2)	Average return each year	-4,11%			-0,97%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.440	EUR	11.720		
	Average return each year	4,43%	·		3,22%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 ye	ears		
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD 7.240		USD	6.830		
	Average return each year	-27,64%		-7,3	4%		
Unfavourable Scenario (1)	What you might get back after costs	USD	9.410	USD	9.410		
Omavourable Scenario (1)	Average return each year	-5,91%		-1,2	1%		
Moderate Scenario (2)	What you might get back after costs	USD	9.410	USD	9.630		
Moderate Scenario (2)	Average return each year	-5,91%		-0,7	'6%		
Favourable Scenario (3)	What you might get back after costs	USD	9.820	USD	10.250		
ravourable scendilo (5)	Average return each year	-1,78%	_	0,5	0%		

(1) This type of scenario occurred for an investment from2013-08-31to2018-08-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2018-05-31to2023-05-31

### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	•				
Stress Scenario	What you might get back after costs	CHF	CHF 6.750		6.380		
Stress Scenario	Average return each year	-32,46%		-8,60%	8,60%		
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.330	CHF	8.640		
Omavourable Scenario (1)	Average return each year	-16,65%		-2,88%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.580	CHF	9.460		
Woderate Scenario (2)	Average return each year	-4,20%		-4,20%		-1,10%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.450	CHF	11.720		
	Average return each year	4,46%		3,23%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **EUR I2 Shares**

Example investment: EUR 10,000		1 year		į	5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.190		EUR	7.860
	Average return each year	-19,57%		-19,57% -4,69%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.040	EUR	8.400
Omavourable Scenario (1)	Average return each year	-19,57%			-3,43%
Moderate Scenario (2)	What you might get back after costs	EUR	9.270	EUR	9.070
Moderate Scenario (2)	Average return each year	-7,29%			-1,94%
Favourable Scenario (3)	What you might get back after costs	EUR	10.070	EUR	11.140
	Average return each year	0,71%			2,19%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **USD I2 Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	USD	8.190	USD	7.870
Stress Scenario	Average return each year	-19,57%		-4,68%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.040	USD	8.410
Omavourable Scenario (1)	Average return each year	-19,57%	-19,57% -3,41		
Moderate Scenario (2)	What you might get back after costs	USD	9.270	USD	9.070
Woderate Scenario (2)	Average return each year	-7,29%		-1,94%	
Favourable Scenario (3)	What you might get back after costs	USD	10.070	USD	11.140
	Average return each year	0,71%		2,19%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **GBP I2 Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	GBP 8.190		GBP	7.870		
Stress Scenario	Average return each year	-19,57%			-4,68%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.040	GBP	8.410		
Olliavourable Scellario (1)	Average return each year	-19,57%			-3,41%		
Madarata Scanario (2)	What you might get back after costs	GBP	9.270	GBP	9.070		
Moderate Scenario (2)	Average return each year	-7,29%		each year -7,29%			-1,94%
Favourable Scenario (3)	What you might get back after costs	GBP	10.070	GBP	11.140		
	Average return each year	0,71%			2,19%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	GBP	8.440	GBP	8.120		
	Average return each year	-16,66%		16,66% -4,09%			
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.330	GBP	8.940		
Omavourable Scenario (1)	Average return each year	-16,66%			-2,22%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
Woderate Scenario (2)	Average return each year	-3,93%		-3,93%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.450	GBP	11.720		
	Average return each year	4,46%	·		3,23%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-08-31to2018-08-31

## July 23

# **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	5.280	EUR	5.280		
	Average return each year	-47,16%		-11,99%	11,99%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR	8.170		
Omavourable Scenario (1)	Average return each year	-20,25%		-3,96%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.230	EUR	8.880		
ivioderate Scenario (2)	Average return each year	-7,69%		verage return each year -7,69%		-2,36%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.300	EUR	11.340		
	Average return each year	3,01%		2,55%			

(1) This type of scenario occurred for an investment from	2018-07-31	to	2023-07-31
(2) This type of scenario occurred for an investment from	2017-02-28	to	2022-02-28
(3) This type of scenario occurred for an investment from	2013-07-31	to	2018-07-31

# **EUR M Shares**

Example investment: EUR 10,000		1 year		5 1	years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR	5.470	EUR	5.490	
otress ocenario	Average return each year	-45,28%		-11	-11,31%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620	
omavourable Scenario (1)	Average return each year	-20,44%		-2	,93%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.290	EUR	9.130	
Moderate Scenario (2)	Average return each year	-7,06%		-1	,80%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.170	
	Average return each year	0,33%		0,	34%	

L) This type of scenario occurred for an investment from	2013-12-31	to	2018-12-31
2) This type of scenario occurred for an investment from	2015-06-30	to	2020-06-30
3) This type of scenario occurred for an investment from	2013-07-31	to	2018-07-31
2	2) This type of scenario occurred for an investment from	2) This type of scenario occurred for an investment from 2015-06-30	2) This type of scenario occurred for an investment from 2015-06-30 to

#### **GBP M Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	7.410	GBP	6.910
	Average return each year	-25,90%		-25,90%	
Harfarrania Har Canada (4)	What you might get back after costs	GBP	8.440	GBP	8.540
Unfavourable Scenario (1)	Average return each year	-15,57%			-3,10%
Madarata Scanaria (2)	What you might get back after costs	GBP	9.120	GBP	9.800
Moderate Scenario (2)	Average return each year	-8,82%			-0,40%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
	Average return each year	3,78%			1,08%

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-07-31to2020-07-31(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

### **USD D Shares**

Example investment: USD 10,000		1 year		5 years			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	USD	8.160	USD	7.840		
	Average return each year	-19,48%		-4,76%	4,76%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.050	USD	8.600		
Omavourable Scenario (1)	Average return each year	-19,48%		-2,97%			
Madarata Scanaria (2)	What you might get back after costs	USD	9.320	USD	9.280		
Moderate Scenario (2)	Average return each year	-6,81%		ach year -6,81%		-1,48%	
Favourable Scenario (3)	What you might get back after costs	USD	10.400	USD	11.800		
	Average return each year	4,01%		3,36%			

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 y	ears
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.690
	Average return each year	-21,02%		-21,02% -5,13%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.050	CHF	8.440
Omavourable Scenario (1)	Average return each year	-19,47%		-3,	33%
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.330
Woderate Scenario (2)	Average return each year	-7,12%		-1,	37%
Favourable Scenario (3)	What you might get back after costs	CHF	10.400	CHF	11.800
	Average return each year	4,01%		3,3	36%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-03-31to2020-03-31(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	7.160	EUR	6.740
	Average return each year	-28,42%		-7	7,60%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	8.790
Omavourable Scenario (1)	Average return each year	-16,88%		-3	2,54%
Moderate Scenario (2)	What you might get back after costs	EUR	9.590	EUR	9.530
Woderate Scenario (2)	Average return each year	-4,11%		-(	0,95%
Favourable Scenario (3)	What you might get back after costs	EUR	10.730	EUR	12.170
ravourable scendilo (5)	Average return each year	7,30%		4	1,00%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **USD DM2 Shares**

Example investment: USD 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 7.250		USD	6.800
	Average return each year	-27,51%		-7	7,43%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	9.100
Omavourable Scenario (1)	Average return each year	-16,88%		-1	1,87%
Moderate Scenario (2)	What you might get back after costs	USD	9.650	USD	9.580
ivioderate scenario (2)	Average return each year	-3,46%		-(	),86%
Favourable Scenario (3)	What you might get back after costs	USD	10.730	USD	12.170
Tavourable Scendilo (5)	Average return each year	7,29%		4	,00%

(1) This type of scenario occurred for an investment from2017-06-30to2022-06-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

# **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF 6.760		CHF	6.380
	Average return each year	-32,38%		-8	3,59%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.310	CHF	8.620
Omavourable Scenario (1)	Average return each year	-16,90%		-2	2,92%
Moderate Scenario (2)	What you might get back after costs	CHF	9.580	CHF	9.510
Woderate Scenario (2)	Average return each year	-4,16%		-1	1,00%
Favourable Scenario (3)	What you might get back after costs	CHF	10.730	CHF	12.170
Tavourable Section (5)	Average return each year	7,33%		4	,01%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
Stress Scenario	Average return each year	-16,91%		-4,16%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	8.870
Omavourable Scenario (1)	Average return each year	-16,91%		-2,36%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.580
Woderate Scenario (2)	Average return each year	-3,83%		-0,86%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.730	GBP	12.180
ravourable scellatio (5)	Average return each year	7,33%		4,01%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **EUR I2 Shares**

Example investment: EUR 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.160		EUR	7.840
	Average return each year	-19,85%			-4,75%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.020	EUR	8.390
Omavourable Scenario (1)	Average return each year	-19,85%			-3,46%
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.090
Woderate Scenario (2)	Average return each year	-7,23%			-1,90%
Favourable Scenario (3)	What you might get back after costs	EUR	10.340	EUR	11.560
ravourable scenario (s)	Average return each year	3,39%			2,95%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **USD I2 Shares**

Example investment: USD 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.160		USD	7.840
	Average return each year	-19,85%		-4	1,76%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.390
Omavourable Scenario (1)	Average return each year	-19,85%		-3	3,46%
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.090
ivioderate Scenario (2)	Average return each year	-7,22%		-1	,90%
Favourable Scenario (3)	What you might get back after costs	USD	10.340	USD	11.560
Tavourable Scendilo (5)	Average return each year	3,39%		2	,95%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

#### **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario  What you might get back afte  Average return each year	What you might get back after costs	GBP	8.160	GBP	7.840
	Average return each year	-19,85%		-4,76%	
	What you might get back after costs	GBP	8.020	GBP	8.390
Unfavourable Scenario (1)	Average return each year	-19,85%		-3,46%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.280	GBP	9.090
Woderate Scenario (2)	Average return each year	-7,22%		-1,90%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.340	GBP	11.560
ravourable scellatio (5)	Average return each year	3,39%		2,95%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

#### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
What you might get back after costs		GBP	8.420	GBP	8.090
Stress Scenario	Average return each year	-16,91%			-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	8.930
Omavourable Scenario (1)	Average return each year	-16,91%			-2,25%
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.580
Moderate Scenario (2)	Average return each year	-3,83%			-0,86%
Favourable Scenario (3)	What you might get back after costs	GBP	10.730	GBP	12.180
ravourable Scenario (5)	Average return each year	7,33%			4,01%

(1) This type of scenario occurred for an investment from2018-07-31to2023-07-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## June 2023

### **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.280		EUR	5.210
	Average return each year	-47,16%		-12,24%	
Hafarramahla Caamaria (4)	What you might get back after costs	EUR	7.970	EUR	8.300
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,66%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.240	EUR	8.900
Woderate Scenario (2)	Average return each year	-7,63%		-2,30%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.600	EUR	11.340
ravourable scendilo (5)	Average return each year	6,01%		2,55%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

# **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.470	EUR	5.350
Stress Scenario	Average return each year	-45,28%		-11,74%	
Harfarrania Harfarrania (4)	What you might get back after costs	EUR	7.960	EUR	8.620
Unfavourable Scenario (1)	Average return each year	-20,44%		-2,93%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.300	EUR	9.170
Woderate Scenario (2)	Average return each year	-7,04%		-1,73%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.170
	Average return each year	0,33%		0,34%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP M Shares**

Example investment: GBP 10,000		1 year		3 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.410		GBP	6.910
	Average return each year	-25,91%		-7,12%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540
Olliavourable Scenario (1)	Average return each year	-15,57%		-3,10%	
Moderate Scanario (2)	What you might get back after costs	GBP	9.120	GBP	9.800
Moderate Scenario (2)	Average return each year	-8,82%		-0,41%	

Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
	Average return each year	3,78%		1,08%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

## **USD D Shares**

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.160		USD	7.840
	Average return each year	-19,48%		-4,76%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.050	USD	8.730
Omavourable Scenario (1)	Average return each year	-19,48%		-2,69%	
Moderate Scenario (2)	What you might get back after costs	USD	9.320	USD	9.280
ivioderate scenario (2)	Average return each year	-6,78%		-1,48%	
Favourable Scenario (3)	What you might get back after costs	USD	10.700	USD	11.800
	Average return each year	7,05%		3,36%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **CHF D Shares**

Example investment: CHF 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.680
	Average return each year	-21,02%			-5,13%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.050	CHF	8.590
Omavourable Scenario (1)	Average return each year	-19,47%	-19,47%		-3,00%
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.330
Moderate Scenario (2)	Average return each year	-7,12%			-1,37%
Favourable Scenario (3)	What you might get back after costs	CHF	10.700	CHF	11.800
ravourable scendilo (5)	Average return each year	7,04%			3,36%

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2014-06-30to2019-06-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	7.160	GBP	6.730
	Average return each year	-28,43%		-7,60%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	8.920
Omavourable Scenario (1)	Average return each year	-16,88%		-2,26%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.570
wioderate Scenario (2)	Average return each year	-3,91%		-0,88%	

Favourable Scenario (3)	What you might get back after costs	GBP	11.040	GBP	12.170
	Average return each year	10,42%		4,00%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	7.250	EUR	6.800
	Average return each year	-27,52%		-7,43%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	9.100
Omavourable Scenario (1)	Average return each year	-16,88%		-1,87%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.660	EUR	9.600
ivioderate Scenario (2)	Average return each year	-3,39%		-0,82%	
Favourable Scenario (3)	What you might get back after costs	EUR	11.040	EUR	12.170
	Average return each year	10,41%		4,00%	

(1) This type of scenario occurred for an investment from2017-06-30to2022-06-30(2) This type of scenario occurred for an investment from2015-02-28to2020-02-29(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **USD DM2 Shares**

Example investment: USD 10,000		1 year		5	years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	USD	6.760	USD	6.380		
	Average return each year	-32,39%		-	8,60%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	8.760		
Omavourable Scenario (1)	Average return each year	-16,90%		-	2,61%		
Moderate Scenario (2)	What you might get back after costs	USD	9.580	USD	9.530		
Woderate Scenario (2)	Average return each year	-4,16%		-	0,95%		
Favourable Scenario (3)	What you might get back after costs	USD	11.050	USD	12.170		
ravourable Scenario (5)	Average return each year	10,46%			4,01%		

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2014-04-30to2019-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	8.420	CHF	8.090
	Average return each year	-16,91%		-4,16%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.310	CHF	9.000
Oniavourable Scenario (1)	Average return each year	-16,91%		-2,07%	
Madarata Saanaria (2)	What you might get back after costs	CHF	9.620	CHF	9.580
Moderate Scenario (2)	Average return each year	-3,81%		-0,86%	

Favourable Scenario (3)	What you might get back after costs	CHF	11.050	CHF	12.180
	Average return each year	10,46%		4,01%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **EUR I2 Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	8.160	EUR	7.840
	Average return each year	-19,85%		-4,75%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.020	EUR	8.510
Omavourable Scenario (1)	Average return each year	-19,85%		-3,17%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.100
ivioderate scenario (2)	Average return each year	-7,22%		-1,87%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.640	EUR	11.560
	Average return each year	6,39%		2,95%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **USD I2 Shares**

Example investment: USD 10,000		1 year		5	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	USD	8.160	USD	7.840
Stress Scenario	Average return each year	-19,85%		-4	,76%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.510
Offiavourable Scenario (1)	Average return each year	-19,85%		-3	,17%
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.100
Moderate Scenario (2)	Average return each year	-7,20%		-1	.,87%
Favourable Scenario (3)	What you might get back after costs	USD	10.640	USD	11.560
	Average return each year	6,39%		2	,95%

(1) This type of scenario occurred for an investment from2018-07-31to2023-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum	all of your investment.				
Stress Scenario	What you might get back after costs	GBP	8.160	GBP	7.840
	Average return each year	-19,85%		-4,76%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.020	GBP	8.510
Omavourable Scenario (1)	Average return each year	-19,85%		-3,17%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.280	GBP	9.100
Wioderate Scenario (2)	Average return each year	-7,20%		-1,87%	

Favourable Scenario (3)	What you might get back after costs	GBP	10.640	GBP	11.560	
	Average return each year	6,39%		2,95%		
						_
(1) This type of scenario occurred for an investment from		2018-07-31	to	2023-06-30		
	(2) This type of	of scenario occurred for an investment from	2015-11-30	to	2020-11-30	

2013-07-31

to

2018-07-31

## **GBP DM2 Dist Shares**

(3) This type of scenario occurred for an investment from

Example investment: GBP 10,000		1 year			5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090	
	Average return each year	-16,91%		-16,91%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.040	
Omavourable Scenario (1)	Average return each year	-16,91%			-2,00%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.580	
iviouerate scenario (2)	Average return each year	-3,81%			-0,86%	
Favorushla Cassasia (2)	What you might get back after costs	GBP	11.050	GBP	12.180	
Favourable Scenario (3)	Average return each year	10,46%	·		4,01%	

(1) This type of scenario occurred for an investment from	2017-06-30	to	2022-06-30
(2) This type of scenario occurred for an investment from	2014-08-31	to	2019-08-31
(3) This type of scenario occurred for an investment from	2013-07-31	to	2018-07-31

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### **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum	n guaranteed return. You could lose some or	all of your investment.	•				
Stress Scenario	What you might get back after costs	EUR	5.280	EUR	5.210		
Stress Scenario	Average return each year	-47,16%		-47,16%		-12,24%	
	What you might get back after costs	EUR	7.970	EUR	8.330		
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,59%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.240	EUR	8.910		
Moderate Scenario (2)	Average return each year	-7,57%	7.970 9.240	-2,29%			
- 11 0 : (0)	What you might get back after costs	EUR	10.600	EUR	11.340		
Favourable Scenario (3)	Average return each year	6,01%		2,55%			

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR 5.470		EUR	5.350	
	Average return each year	-45,28%		-45,28%		-11,74%
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620	
omavourable scenario (1)	Average return each year	-20,44%		-2,93%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.300	EUR	9.170	
Woderate Scenario (2)	Average return each year	-7,04%		-1,73%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.230	
ravourable scenario (s)	Average return each year	0,33%		0,46%		

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2013-05-31to2018-05-31

## **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP	7.410	GBP	6.910
	Average return each year	-25,92%		-7,12%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540
Olliavourable Scenario (1)	Average return each year	-15,57%		-3,10%	
Moderate Scanario (2)	What you might get back after costs	GBP	9.120	GBP	9.770
Moderate Scenario (2)	Average return each year	-8,82%		-0,46%	

Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
Favourable Scenario (3)	Average return each year	3,78%		1,08%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2016-01-31to2021-01-31(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

## **USD D Shares**

Example investment: USD 10,000		1 year		5 yea	ars	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD 8.160		USD	7.840	
Stress Scenario	Average return each year	-19,48%		-4,76	5%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.050	USD	8.750	
Omavourable Scenario (1)	Average return each year	-19,48%		-2,63	3%	
Moderate Scenario (2)	What you might get back after costs	USD	9.320	USD	9.290	
ivioderate scenario (2)	Average return each year	-6,75%		-1,46	5%	
Favourable Scenario (3)	What you might get back after costs	USD	10.700	USD	11.800	
ravourable scenario (3)	Average return each year	7,05%		3,36	%	

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **CHF D Shares**

Example investment: CHF 10,000		1 year			5 years			
Minimum There is no minimum	Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.680			
	Average return each year	-21,03%		-21,03%			-5,13%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.050	CHF	8.680			
Omavourable Scenario (1)	Average return each year	-19,47%			-2,79%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.340			
Woderate Scenario (2)	Average return each year  What you might get back after costs  CHF 8.050  Average return each year  -19,47%		-1,36%					
Favourable Scenario (3)	What you might get back after costs	CHF	10.700	CHF	11.800			
ravourable scenario (5)	Average return each year	7,04%			3,36%			

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2016-09-30to2021-09-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP DM2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP	7.160	GBP	6.730
	Average return each year	-28,44%		-7,60%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	8.960
Omavourable Scenario (1)	Average return each year	-16,88%		-2,18%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.580
	Average return each year	-3,89%		-0,86%	

Favourable Scenario (3)	What you might get back after costs	GBP	11.040	GBP	12.170
	Average return each year	10,42%		4,00%	

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	EUR 7.250		EUR	6.790		
Stress Scenario	Average return each year	-27,53%		-27,53%		-7,44%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	9.100		
Omavourable Scenario (1)	Average return each year	-16,88%		-1,87%			
Moderate Scenario (2)	What you might get back after costs	EUR	9.660	EUR	9.600		
ivioderate scenario (2)	Average return each year	-3,39%		-0,81%			
Favourable Scenario (3)	What you might get back after costs	EUR	11.040	EUR	12.170		
ravourable scendilo (5)	Average return each year	10,41%		4,00%			

(1) This type of scenario occurred for an investment from2017-06-30to2022-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **USD DM2 Shares**

Example investment: USD 10,000 1 year			5 y	years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs	USD	6.760	USD	6.380		
Stress Scenario	Average return each year	-32,39%	9% 8.310 0%	-8,	,60%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	8.830		
Omavourable Scenario (1)	Average return each year	-16,90%		-2,	,45%		
Moderate Scenario (2)	What you might get back after costs	USD	9.600	USD	9.580		
Woderate Scenario (2)	Average return each year	-4,04%		-0,	,86%		
Favourable Scenario (3)	What you might get back after costs	USD	11.050	USD	12.170		
ravourable Scenario (S)	Average return each year	10,46%		4,	01%		

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	CHF	8.420	CHF	8.090
	Average return each year	-16,91%		-4,16%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.310	CHF	9.030
Oniavourable Scenario (1)	Average return each year	-16,91%		-2,01%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.620	CHF	9.590
	Average return each year	-3,78%		-0,84%	

Favourable Scenario (3)	What you might get back after costs	CHF	11.050	CHF	12.180
	Average return each year	10,46%		4,01%	

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **EUR I2 Shares**

Example investment: EUR 10,000	Example investment: EUR 10,000		1 year		ears
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR 8.160		EUR	7.840
	Average return each year	-19,85%		-4,	75%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.020	EUR	8.540
Omavourable Scenario (1)	Average return each year	-19,85%		-3,	10%
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.100
	Average return each year	-7,20%		-1,	87%
Favourable Scenario (3)	What you might get back after costs	EUR	10.640	EUR	11.560
	Average return each year	6,39%		2,9	95%

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

### **USD I2 Shares**

Example investment: USD 10,00	Example investment: USD 10,000				5 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.								
Stress Scenario	What you might get back after costs	USD	8.160	USD	7.840			
	Average return each year	-19,85%			-4,76%			
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.540			
Omavourable Scenario (1)	Average return each year	-19,85%			-3,10%			
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD	9.100			
Noderate Scenario (2)	Average return each year	-7,11%			-1,87%			
Favourable Scenario (3)	What you might get back after costs	USD	10.640	USD	11.560			
	Average return each year	6,39%			2,95%			

(1) This type of scenario occurred for an investment from2018-03-31to2023-03-31(2) This type of scenario occurred for an investment from2015-04-30to2020-04-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

## **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum					
Stress Scenario	What you might get back after costs	GBP	8.160	GBP	7.840
	Average return each year	-19,85%		-4,76%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.020	GBP	8.540
Oniavourable Scenario (1)	Average return each year	-19,85%		-3,10%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.290	GBP	9.100
	Average return each year	-7,11%		-1,87%	

Favourable Scenario (3)	What you might get back after costs	GBP	10.640	GBP	11.560	
		Average return each year	6,39%		2,95%	%
	(1) This type o	of scenario occurred for an investment from	2018-03-31	to	2023-03-31	

(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30 (3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

## **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year		!	5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090	
	Average return each year	-16,91%			-4,16%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.040	
Omavourable Scenario (1)	Average return each year	-16,91%			-2,00%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.590	
ivioderate Scenario (2)	Average return each year	-3,78%			-0,84%	
Favourable Scenario (3)	What you might get back after costs	GBP	11.050	GBP	12.180	
	Average return each year	10,46%			4,01%	

(1) This type of scenario occurred for an investment from2017-06-30to2022-06-30(2) This type of scenario occurred for an investment from2015-11-30to2020-11-30(3) This type of scenario occurred for an investment from2013-07-31to2018-07-31

# April 2023

### **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.290	EUR	5.210
	Average return each year	-47,14%		-12,23%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR	8.310
Omavourable Scenario (1)	Average return each year	-20,25%		-3,63%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.250	EUR	8.910
Woderate Scenario (2)	Average return each year	-7,52%		-2,28%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.660	EUR	11.450
	Average return each year	6,55%	·	2,75%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **EUR M Shares**

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.470	EUR	5.350
otress section to	Average return each year	-45,30%		-11,77%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620
Omavourable Scenario (1)	Average return each year	-20,44%		-2,93%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.300	EUR	9.170
Moderate Scenario (2)	Average return each year	-7,04%		-1,73%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.260
	Average return each year	0,33%		0,51%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **GBP M Shares**

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	7.410	GBP	6.910
otress Scenario	Average return each year	-25,92%		-7,12%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540
Omavourable Scenario (1)	Average return each year	-15,57%	-15,57%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.770
Moderate Scenario (2)	Average return each year	-8,82%		-0,47%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
	Average return each year	3,78%		1,08%	

(1) This type of scenario occurred for an investment from2013-12-31to2018-12-31(2) This type of scenario occurred for an investment from2016-06-30to2021-06-30(3) This type of scenario occurred for an investment from2017-12-31to2022-12-31

## **USD D Shares**

Example investment: USD 10,000		1 year		5 :	years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.160	USD	7.840
	Average return each year	-19,48%		-4	,76%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.050	USD	8.720
Omavourable Scenario (1)	Average return each year	-19,48%		-2	,69%
Moderate Scenario (2)	What you might get back after costs	USD	9.320	USD	9.290
Woderate Scenario (2)	Average return each year	-6,75%		-1	,45%
Favourable Scenario (3)	What you might get back after costs	USD	10.740	USD	11.910
	Average return each year	7,38%		3,	.55%

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

## **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.680
Stress Scenario	Average return each year	-21,03%	-21,03%		
Hafarramahla Casmania (4)	What you might get back after costs	CHF	8.050	CHF	8.630
Unfavourable Scenario (1)	Average return each year	-19,47%		-2,90%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.300	CHF	9.340
Moderate Scenario (2)	Average return each year	-6,96%		-1,35%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	11.910
	Average return each year	7,38%		3,55%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2015-12-31to2020-12-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

## **GBP DM2 Shares**

Example investment: GBP 10,00	0	1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
	Average return each year	-16,91%			-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.000
	Average return each year	-16,91%			-2,08%
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.590
iviouerate scenario (2)	Average return each year	-3,78%			-0,83%
Favourable Scenario (3)	What you might get back after costs	GBP	13.170	GBP	14.610
	Average return each year	31,73%			7,87%

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

#### **EUR DM2 Shares**

Example investment: EUR 10,00	0	1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	7.160	EUR	6.730
Stress Scenario	Average return each year	-28,44%		-7,61%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	8.920
Omavourable Scenario (1)	Average return each year	-16,88%		-2,26%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.610	EUR	9.580
Moderate Scenario (2)	Average return each year	-3,88%		-0,86%	
Favourable Scenario (3)	What you might get back after costs	EUR	11.080	EUR	12.280
	Average return each year	10,77%		4,19%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **USD DM2 Shares**

Example investment: USD 10,000	Example investment: USD 10,000		1 year		ars
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	7.250	USD	6.790
	Average return each year	-27,55%		-7,44%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	9.100
omavourable Scenario (1)	Average return each year	-16,88%		-1,8	7%
Moderate Scenario (2)	What you might get back after costs	USD	9.660	USD	9.600
ivioderate Scenario (2)	Average return each year	-3,39%		-0,8	1%
Favourable Scenario (3)	What you might get back after costs	USD	11.080	USD	12.280
	Average return each year	10,76%		4,19	9%

(1) This type of scenario occurred for an investment from2017-06-30to2022-06-30(2) This type of scenario occurred for an investment from2016-07-31to2021-07-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **CHF DM2 Shares**

Example investment: CHF 10,00	Example investment: CHF 10,000			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	6.760	CHF	6.370
otress ocenario	Average return each year	-32,40%		-8,61%	
Harfarrania (4)	What you might get back after costs	CHF	8.310	CHF	8.790
Unfavourable Scenario (1)	Average return each year	-16,90%	-16,90%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.600	CHF	9.580
Woderate Scenario (2)	Average return each year	-4,03%	-4,03%		
Favourable Scenario (3)	What you might get back after costs	CHF	11.080	CHF	12.290
	Average return each year	10,80%		4,21%	

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **EUR I2 Shares**

Example investment: EUR 10,00	Example investment: EUR 10,000		1 year		
Minimum There is no minimum	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	EUR	8.160	EUR	7.840
Stress Scenario	Average return each year	-19,85%		-4,75%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.020	EUR	8.520
Omavourable Scenario (1)	Average return each year	-19,85%		-3,16%	
Madarata Sagnaria (2)	What you might get back after costs	EUR	9.290	EUR	9.100
Moderate Scenario (2)	Average return each year	-7,08%		-1,86%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.700	EUR	11.690
	Average return each year	6,95%		3,17%	_

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

## **USD I2 Shares**

Example investment: USD 10,000		1 year		5 y	ears
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	8.160	USD	7.840
	Average return each year	-19,85%		-4,76%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.520
Omavourable Scenario (1)	Average return each year	-19,85%		-19,85% -3,16%	
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD	9.100
Woderate Scenario (2)	Average return each year	-7,08%		-1,	86%
Favourable Scenario (3)	What you might get back after costs	USD	12.700	USD	13.880
	Average return each year	27,03%		6,	78%

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **GBP I2 Shares**

Example investment: GBP 10,0	Example investment: GBP 10,000		1 year		
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.160	GBP	7.840
Stress Scenario	Average return each year	-19,85%		-4,76%	
Unformula Commic (1)	What you might get back after costs	GBP	8.020	GBP	8.520
Unfavourable Scenario (1)	Average return each year	-19,85%		-3,16%	
Madarata Sanaria (2)	What you might get back after costs	GBP	9.290	GBP	9.100
Moderate Scenario (2)	Average return each year	-7,08%		-1,86%	
Favourable Scenario (3)	What you might get back after costs	GBP	12.700	GBP	13.880
	Average return each year	27,03%		6,78%	_

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2014-08-31to2019-08-31(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### **GBP DM2 Dist Shares**

Example investment: GBP 10,00	Example investment: GBP 10,000		1 year		5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
	Average return each year	-16,91%			-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.030
	Average return each year	-16,91%		-16,91% -:	
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.590
Woderate Scenario (2)	Average return each year	-3,78%			-0,83%
Favourable Scenario (3)	What you might get back after costs	GBP	11.080	GBP	12.290
	Average return each year	10,81%	10,81%		4,21%

(1) This type of scenario occurred for an investment from2018-07-31to2023-04-30(2) This type of scenario occurred for an investment from2017-02-28to2022-02-28(3) This type of scenario occurred for an investment from2013-04-30to2018-04-30

### March 2023

#### **EUR R Shares**

Example investment: EUR 10,00	00	1 year		5 year	s
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.290	EUR	5.210
otress ocenario	Average return each year	-47,13%		-12,23	%
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR	8.270
Omavourable Scenario (1)	Average return each year	-20,25%		-3,72%	6
Moderate Scenario (2)	What you might get back after costs	EUR	9.250	EUR	8.930
Woderate Scenario (2)	Average return each year	-7,50%		-2,24%	6
Favourable Scenario (3)	What you might get back after costs	EUR	10.660	EUR	11.450
	Average return each year	6,55%		2,75%	6

(1) This type of scenario occurred for an investment from31/07/2018to31/03/2023(2) This type of scenario occurred for an investment from28/02/2015to29/02/2020(3) This type of scenario occurred for an investment from30/04/2013to30/04/2018

### **EUR M Shares**

Example investment: EUR 10,000	Example investment: EUR 10,000		1 year		ars
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.470	EUR	5.340
	Average return each year	-45,34%		-11,79%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620
	Average return each year	-20,44%		-2,93	3%
Moderate Scenario (2)	What you might get back after costs	EUR	9.300	EUR	9.170
Moderate Scenario (2)	Average return each year	-6,99%		-1,73	3%
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.320
	Average return each year	0,33%		0,63	3%

(1) This type of scenario occurred for an investment from31/12/2013to31/12/2018(2) This type of scenario occurred for an investment from31/12/2015to31/12/2020(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

#### **GBP M Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.410		GBP	6.910
	Average return each year	-25,91%			-7,12%
Linfovovrable Comerie (1)	What you might get back after costs	GBP	8.440	GBP	8.540
Unfavourable Scenario (1)	Average return each year	-15,57%			-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.770
Woderate Scenario (2)	Average return each year	-8,82%			-0,47%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
	Average return each year	3,78%			1,08%

(1) This type of scenario occurred for an investment from31/12/2013to31/12/2018(2) This type of scenario occurred for an investment from31/03/2016to31/03/2021(3) This type of scenario occurred for an investment from31/12/2017to31/12/2022

#### **USD D Shares**

Example investment: USD 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	USD	USD 7.760		7.500	
	Average return each year	-22,41%		-22,41%		-5,59%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD	9.270	
Omavourable Scenario (1)	Average return each year	-11,26%		-1,50%		
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.830	
Moderate Scenario (2)	Average return each year	-7,16%		-0,35%		
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD	10.320	
	Average return each year	-4,03%		0,63%	·	

(1) This type of scenario occurred for an investment from31/03/2022to31/03/2023(2) This type of scenario occurred for an investment from31/12/2013to31/12/2018(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

#### **CHF D Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.680
	Average return each year	-21,04%	-21,04%		
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.870	CHF	8.900
Omavourable Scenario (1)	Average return each year	-11,26%		-2,30%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.220	CHF	9.550
Woderate Scenario (2)	Average return each year	-7,84%		-0,92%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.600	CHF	10.320
	Average return each year	-4,03%		0,63%	

(1) This type of scenario occurred for an investment from31/08/2018to31/03/2023(2) This type of scenario occurred for an investment from30/11/2015to30/11/2020(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

## **GBP DM2 Shares**

Example investment: GBP 10,00	Example investment: GBP 10,000		1 year		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.640		GBP	7.310
	Average return each year	-23,61%		-6,07%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.100	GBP	8.710
Omavourable Scenario (1)	Average return each year	-18,98%		-2,73%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.470
Woderate Scenario (2)	Average return each year	-3,93%		-1,08%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.760	GBP	10.650
	Average return each year	7,64%		1,26%	

(1) This type of scenario occurred for an investment from31/10/2014to31/10/2019(2) This type of scenario occurred for an investment from31/01/2018to31/01/2023(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		!	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR 7.150		EUR	6.730
	Average return each year	-28,46%			-7,61%
Unfavourable Scenario (1)	What you might get back after costs	EUR	9.160	EUR	9.390
Omavourable Scenario (1)	Average return each year	-8,42%			-1,24%
Moderate Scenario (2)	What you might get back after costs	EUR	9.540	EUR	9.940
Woderate Scenario (2)	Average return each year	-4,59%			-0,12%
Favourable Scenario (3)	What you might get back after costs	EUR	9.900	EUR	10.640
	Average return each year	-0,98%			1,26%

(1) This type of scenario occurred for an investment from31/0/2020to31/03/2023(2) This type of scenario occurred for an investment from31/07/2017to31/07/2022(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

## **USD DM2 Shares**

Example investment: USD 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	_			
Stress Scenario	What you might get back after costs	USD	USD 7.240		6.790	
	Average return each year	-27,57%		-27,57%		-7,44%
Unfavourable Scenario (1)	What you might get back after costs	USD	9.160	USD	9.570	
Omavourable Scenario (1)	Average return each year	-8,42%		-0,88%		
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	9.980	
Woderate Scenario (2)	Average return each year	-4,35%		-0,05%		
Favourable Scenario (3)	What you might get back after costs	USD	9.900	USD	10.640	
	Average return each year	-0,98%		1,25%		

(1) This type of scenario occurred for an investment from31/03/2022to31/03/2023(2) This type of scenario occurred for an investment from30/09/2017to30/09/2022(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

#### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	CHF	CHF 6.760		6.370	
	Average return each year	-32,42%		-32,42%		-8,61%
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.160	CHF	9.280	
Omavourable Scenario (1)	Average return each year	-8,43%		-1,47%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.530	CHF	9.910	
Moderate Scenario (2)	Average return each year	-4,72%		-0,19%		
Favourable Scenario (3)	What you might get back after costs	CHF	9.900	CHF	10.650	
	Average return each year	-0,97%		1,26%	·	

(1) This type of scenario occurred for an investment from31/10/2020to31/03/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

### **EUR I2 Shares**

Example investment: EUR 10,000	Example investment: EUR 10,000		1 year			
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR 7.800		EUR	7.540	
	Average return each year	-22,04%		-22,04%		-22,04% -5,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.870	EUR	9.070	
Omavourable Scenario (1)	Average return each year	-11,26%		-1,93%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.810	
Woderate Scenario (2)	Average return each year	-7,24%		-0,37%		
Favourable Scenario (3)	What you might get back after costs	EUR	9.600	EUR	10.320	
	Average return each year	-4,03%		0,63%		

(1) This type of scenario occurred for an investment from31/03/2022to31/03/2023(2) This type of scenario occurred for an investment from31/01/2017to31/01/2022(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

#### **USD I2 Shares**

Example investment: USD 10,000		1 year		5 y	years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	USD 7.760		USD	7.500
	Average return each year	-22,41%		-5,	,59%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD	9.270
Omavourable Scenario (1)	Average return each year	-11,26%		-1	,50%
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.830
Woderate Scenario (2)	Average return each year	-7,16%		-0,	,35%
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD	10.320
	Average return each year	-4,03%		0,	63%

(1) This type of scenario occurred for an investment from31/03/2022to31/03/2023(2) This type of scenario occurred for an investment from31/12/2013to31/12/2018(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

### **GBP I2 Shares**

Example investment: GBP 10,000		1 year		5 years		
Minimum There is no minimun	n guaranteed return. You could lose some or a	III of your investment.	•			
Stress Scenario	What you might get back after costs	GBP	7.400	GBP	7.080	
	Average return each year	-25,97%		-25,97%		-6,66%
	What you might get back after costs	GBP	7.850	GBP	8.440	
Unfavourable Scenario (1)	Average return each year	-21,49%		-3,33%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.310	GBP	9.180	
Woderate Scenario (2)	Average return each year	-6,90%		-1,70%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.430	GBP	10.320	
	Average return each year	4,32%		0,63%	•	

(1) This type of scenario occurred for an investment from31/10/2014to31/10/2019(2) This type of scenario occurred for an investment from31/01/2018to31/01/2023(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

# **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	8.050	GBP	7.780
	Average return each year	-19,54%			-4,89%
Unfavourable Scenario (1)	What you might get back after costs	GBP	9.160	GBP	9.410
Omavourable Scenario (1)	Average return each year	-8,43%			-1,22%
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	10.130
Woderate Scenario (2)	Average return each year	-4,28%			0,25%
Favourable Scenario (3)	What you might get back after costs	GBP	9.900	GBP	10.650
	Average return each year	-0,97%			1,26%

(1) This type of scenario occurred for an investment from31/03/2022to31/03/2023(2) This type of scenario occurred for an investment from31/01/2017to31/01/2022(3) This type of scenario occurred for an investment from31/03/2013to31/03/2018

## February 2023

#### **EUR R Shares**

Example investment: EUR 10,000		1 year		5 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR 5.290		EUR		5.210
	Average return each year	-47,13%		-12,23%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR		8.340
Omavourable Scenario (1)	Average return each year	-20,25%		-3,56%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.250	EUR		8.950
ivioderate Scenario (2)	Average return each year	-7,50%		-2,19%	1.09%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.660	EUR		11.450
	Average return each year	6,55%		2	,75%	

(1) This type of scenario occurred for an investment from30/06/2017to30/06/2022(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from30/04/2013to30/04/2018

### **EUR M Shares**

Example investment: EUR 10,000	)	1 year		!	5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR 5.460		EUR		5.330
Stress Stellario	Average return each year	-45,37% -11,84%		11,84%	4%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR		8.620
Omavourable Scenario (1)	Average return each year	-20,44%		-2,93%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.310	EUR		9.180
ivioderate Scenario (2)	Average return each year	-6,92%		-1,70%	1.09%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR		10.320
	Average return each year	0,33%			0,63%	·

(1) This type of scenario occurred for an investment from31/12/2013to31/12/2018(2) This type of scenario occurred for an investment from28/02/2018to28/02/2023(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

#### **GBP M Shares**

Example investment: GBP 10,00	0	1 year		5	years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	GBP	7.410	GBP		6.910
	Average return each year	-25,92% -7,12%		7,12%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP		8.540
Omavourable Scenario (1)	Average return each year	-15,57%		-3,10%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP		9.760
ivioderate Scenario (2)	Average return each year	-8,82%		-0,48%	1.09%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP		10.550
	Average return each year	3,78%		1	L,08%	•

(1) This type of scenario occurred for an investment from31/12/2013to31/12/2018(2) This type of scenario occurred for an investment from30/04/2016to30/04/2021(3) This type of scenario occurred for an investment from31/12/2017to31/12/2022

### **USD D Shares**

Example investment: USD 10,0	00	1 year		5 y	ears	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	USD	7.760	USD		7.500
	Average return each year	-22,41% -5,60%		60%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD		9.380
Omavourable Scenario (1)	Average return each year	-11,26%		-1,27%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD		9.830
Woderate Scenario (2)	Average return each year	-7,11%		-0,34%	1.09%	
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD		10.320
	Average return each year	-4,03%		0,0	63%	

(1) This type of scenario occurred for an investment from 31/12/2021 to 28/02/2023 (2) This type of scenario occurred for an investment from 30/04/2017 to 30/04/2022 (3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

### **CHF D Shares**

Example investment: CHF 10,000	)	1 year			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	CHF	7.890	CHF		7.680
	Average return each year	-21,06% -5,15%		-5,15%		
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.870	CHF		8.990
Omavourable Scenario (1)	Average return each year	-11,26%		-2,10%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.220	CHF		9.570
Moderate Scenario (2)	Average return each year	-7,84%		-0,88%	1.09%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.600	CHF		10.320
	Average return each year	-4,03%			0,63%	

(1) This type of scenario occurred for an investment from31/08/2018to28/02/2023(2) This type of scenario occurred for an investment from31/12/2015to31/12/2020(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

## **GBP DM2 Shares**

Example investment: GBP 10,000	)	1 year		5	years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	GBP	7.640	GBP		7.300
	Average return each year	-23,61% -6,09%		5,09%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.100	GBP		8.710
Omavourable Scenario (1)	Average return each year	-18,98%		-2,73%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP		9.470
ivioderate Scenario (2)	Average return each year	-3,93%		-1,08%	1.09%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.760	GBP		10.650
	Average return each year	7,64%	_	1	,26%	

(1) This type of scenario occurred for an investment from31/10/2014to31/10/2019(2) This type of scenario occurred for an investment from31/01/2018to31/01/2023(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

### **EUR DM2 Shares**

Example investment: EUR 10,00	0	1 year			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	EUR	7.150	EUR		6.730
	Average return each year	-28,48% -7,61%		-7,61%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	9.160	EUR		9.450
Omavourable Scenario (1)	Average return each year	-8,42%			-1,12%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.550	EUR		9.960
Moderate Scenario (2)	Average return each year	-4,48%		-0,08%	1.0	9%
Favourable Scenario (3)	What you might get back after costs	EUR	9.900	EUR		10.640
	Average return each year	-0,98%		·	1,26%	

(1) This type of scenario occurred for an investment from31/10/2020to28/02/2023(2) This type of scenario occurred for an investment from30/06/2015to30/06/2020(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

### **USD DM2 Shares**

Example investment: USD 10,000	)	1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD	7.240	USD	6.790
Stress Scenario	Average return each year	-27,59%		-7,44%	
Unfavourable Scenario (1)	What you might get back after costs	USD	9.160	USD	9.680
	Average return each year	-8,42%		-0,65%	
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	10.040
ivioderate scenario (2)	Average return each year	-4,35%		0,09%	
Favourable Scenario (3)	What you might get back after costs	USD	9.900	USD	10.640
	Average return each year	-0,98%	·	1,25%	

(1) This type of scenario occurred for an investment from30/11/2021to28/02/2023(2) This type of scenario occurred for an investment from31/07/2017to31/07/2022(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum g	guaranteed return. You could lose some or	all of your investment.	-		
Stress Scenario	What you might get back after costs	CHF	6.760	CHF	6.370
	Average return each year	-32,44%		-8,62%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.160	CHF	9.360
	Average return each year	-8,43%		-1,31%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.530	CHF	9.910
	Average return each year	-4,66%		-0,19%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.900	CHF	10.650
	Average return each year	-0,97%		1,26%	

(1) This type of scenario occurred for an investment from	31/10/2020	to	28/02/2023
(2) This type of scenario occurred for an investment from	31/05/2015	to	31/05/2020
(3) This type of scenario occurred for an investment from	28/02/2013	to	28/02/2018

### **EUR I2 Shares**

Example investment: EUR 10,000	)	1 year		5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	EUR 7.800 EUR		7.540
Stress Scenario	Average return each year	-22,04% -5,		-5,50%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.870	EUR	9.160
	Average return each year	-11,26%		-1,75%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.820
Woderate Scenario (2)	Average return each year	-7,24%		-0,37%	
Favourable Scenario (3)	What you might get back after costs	EUR	9.600	EUR	10.320
	Average return each year	-4,03%		0,63%	

(1) This type of scenario occurred for an investment from31/10/2020to28/02/2023(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

## **USD I2 Shares**

Example investment: USD 10,000	)	1 year		5 ye	ars	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	USD	7.760	USD		7.500
	Average return each year	-22,41% -5,60%		0%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD		9.380
Omavourable Scenario (1)	Average return each year	-11,26%		-1,27%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD		9.830
Woderate Scenario (2)	Average return each year	-7,11%		-0,34	4%	
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD		10.320
	Average return each year	-4,03%		0,63	3%	

(1) This type of scenario occurred for an investment from31/12/2021to28/02/2023(2) This type of scenario occurred for an investment from30/04/2017to30/04/2022(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

## **GBP I2 Shares**

Example investment: GBP 10,00	0	1 year			5 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	GBP	7.400	GBP		7.080
Stress Scenario	Average return each year	-25,97% -6,6		-6,68%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	7.850	GBP		8.440
Omavourable Scenario (1)	Average return each year	-21,49%		-3,33%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.310	GBP		9.180
Moderate Scenario (2)	Average return each year	-6,90%		-1,70%	1.09%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.430	GBP		10.320
	Average return each year	4,32%			0,63%	

(1) This type of scenario occurred for an investment from	31/10/2014	to	31/10/2019
(2) This type of scenario occurred for an investment from	31/01/2018	to	31/01/2023
(3) This type of scenario occurred for an investment from	28/02/2013	to	28/02/2018

### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year			5 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.				
Stress Scenario	What you might get back after costs	GBP	8.050	GBP		7.780
Stress Scenario	Average return each year	-19,54%		-4,91%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	9.160	GBP		9.480
Omavourable Scenario (1)	Average return each year	-8,43%		-1,07%	-4.79%	
Madarata Sagnaria (2)	What you might get back after costs	GBP	9.570	GBP		10.130
Moderate Scenario (2)	Average return each year	-4,28%		0,26%	1.09%	
Favourable Scenario (3)	What you might get back after costs	GBP	9.900	GBP		10.650
ravourable scellatio (5)	Average return each year	-0,97%			1,26%	

(1) This type of scenario occurred for an investment from31/10/2020to28/02/2023(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from28/02/2013to28/02/2018

## January 2023

### **EUR R Shares**

Example investment: EUR 10,000		1 year		3 y	ears	
Minimum There is no minimum	guaranteed return. You could lose some or al	l of your investment.				
Stress Scenario	What you might get back after costs		5.290	EUR		5.210
Stress Scenario	Average return each year	-47,12%		-12,23%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR		8.340
Offiavourable Scenario (1)	Average return each year	-20,25%		-3,56%	-4.79%	
Madarata Sagnaria (2)	What you might get back after costs	EUR	9.250	EUR		8.960
Moderate Scenario (2)	Average return each year	-7,49%		-2,18%	1.09%	
Formula Communic (2)	What you might get back after costs	EUR	10.660	EUR		11.450
Favourable Scenario (3)	Average return each year	6,55%	_	2,7	75%	

(1) This type of scenario occurred for an investment from30/06/2017to30/06/2022(2) This type of scenario occurred for an investment from31/03/2015to31/03/2020(3) This type of scenario occurred for an investment from30/04/2013to30/04/2018

#### **EUR M Shares**

Example investment: EUR 10,000		1 year		3 years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.	_			
What you might get back after costs		EUR	5.460	EUR		5.320
Stress Scenario	Average return each year	-45,40%		-11,87%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR		8.620
Omavourable Scenario (1)	Average return each year	-20,44%		-2,93%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.310	EUR		9.200
ivioderate Scenario (2)	Average return each year	-6,92%		-1,65%	1.09%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR		10.450
ravourable Scenario (3)	Average return each year	0,33%		0,	89%	

(1) This type of scenario occurred for an investment from	31/12/2013	to	31/12/2018
(2) This type of scenario occurred for an investment from	30/11/2017	to	30/11/2022
(3) This type of scenario occurred for an investment from	31/01/2013	to	31/01/2018

### **GBP M Shares**

Example investment: GBP 10,000		1 year			3 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	7.320	GBP	6.570
Stress Scenario	Average return each year	-26,81%		-8,05%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.230	GBP	8.320
Offiavourable Scenario (1)	Average return each year	-17,75%			-3,62%
Moderate Scenario (2)	What you might get back after costs	GBP	9.410	GBP	9.600
Moderate Scenario (2)	Average return each year	-5,93%		93% -0,82	
Favourable Scenario (3)	What you might get back after costs	GBP	9.970	GBP	11.180
ravourable scendilo (3)	Average return each year	-0,31%	·		2,26%

(1) This type of scenario occurred for an investment from31/07/2018to31/01/2023(2) This type of scenario occurred for an investment from30/04/2016to30/04/2021(3) This type of scenario occurred for an investment from31/05/2013to31/05/2018

### **USD D Shares**

Example investment: USD 10,000		1 year		3 years	
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 7.760		USD	7.500
Stress Scenario	Average return each year	-22,42%		-5,59%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD	9.390
Omavourable Scenario (1)	Average return each year	-11,26%		-1,26%	
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD	9.830
ivioderate Scenario (2)	Average return each year	-7,11%		-0,33%	
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD	10.450
	Average return each year	-4,03%		0,89%	

(1) This type of scenario occurred for an investment from31/12/2021to31/01/2023(2) This type of scenario occurred for an investment from31/03/2014to31/03/2019(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **CHF D Shares**

Example investment: CHF 10,000		1 year		3 years			
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.							
Stress Scenario	What you might get back after costs		7.890	CHF	7.680		
Stress Scenario	Average return each year	-21,07%		-5,15%			
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.870	CHF	9.020		
Omavourable Scenario (1)	Average return each year	-11,26%	-11,26%		-11,26% -2,04%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.220	CHF	9.600		
Moderate Scenario (2)	Average return each year	-7,83%		-7,83%		-0,81%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.600	CHF	10.450		
Tavourable Scendilo (5)	Average return each year	-4,03%		0,89%			

(1) This type of scenario occurred for an investment from31/08/2018to31/01/2023(2) This type of scenario occurred for an investment from30/04/2015to30/04/2020(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **EUR DM2 Shares**

Example investment: EUR 10,000		1 year		3	years		
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.					
Stress Scenario	What you might get back after costs	EUR	7.150	EUR	6.730		
Stress Scenario	Average return each year -28,50%		-28,50%		7,61%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	9.160	EUR	9.470		
Offiavourable Scenario (1)	Average return each year	-8,42%		-	1,08%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.560	EUR	10.050		
ivioderate Scenario (2)	Average return each year	-4,38%		-4,38%		(	),10%
Favourable Scenario (3)	What you might get back after costs	EUR	9.900	EUR	10.780		
ravourable scendilo (3)	Average return each year	-0,98%		1	1,52%		

(1) This type of scenario occurred for an investment from31/10/2020to31/01/2023(2) This type of scenario occurred for an investment from31/05/2014to31/05/2019(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **USD DM2 Shares**

Example investment: USD 10,000		1 year		3 year	rs
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	USD 7.240		USD	6.790
Stress Scenario	Average return each year	-27,62%		-7,44%	
Unfavourable Scenario (1)	What you might get back after costs	USD	9.160	USD	9.680
Omavourable Scenario (1)	Average return each year	-8,42%		-0,64%	6
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	10.050
iviouerate scenario (2)	Average return each year	-4,35%		0,10%	ć.
Favourable Scenario (3)	What you might get back after costs	USD	9.900	USD	10.780
ravourable scenario (3)	Average return each year	-0,98%		1,52%	Ó

(1) This type of scenario occurred for an investment from30/11/2021to31/01/2023(2) This type of scenario occurred for an investment from31/05/2014to31/05/2019(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **CHF DM2 Shares**

Example investment: CHF 10,000		1 year		3 years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	CHF	6.750	CHF	6.370	
	Average return each year	-32,45%		-8,62%		
Unfavourable Scenario (1)	What you might get back after costs	CHF	9.160	CHF	9.380	
	Average return each year	-8,43%		-8,43% -1,26%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.540	CHF	9.960	
	Average return each year	-4,59%		-0,09%		
Favourable Scenario (3)	What you might get back after costs	CHF	9.900	CHF	10.780	
	Average return each year	-0,97%		1,52%		

(1) This type of scenario occurred for an investment from	31/10/2020	to	31/01/2023
(2) This type of scenario occurred for an investment from	29/02/2016	to	28/02/2021
(3) This type of scenario occurred for an investment from	31/01/2013	to	31/01/2018

### **GBP DM2 Shares**

Example investment: GBP 10,000		1 year			3 years
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	7.700	GBP	7.780
	Average return each year	-23,00%		-4,89%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.830	GBP	8.780
	Average return each year	-11,69%			-2,57%
Moderate Scenario (2)	What you might get back after costs	GBP	9.700	GBP	10.640
	Average return each year	-3,03%		1,24%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.290	GBP	11.550
	Average return each year	2,87%	·		2,93%

(1) This type of scenario occurred for an investment from31/12/2021to31/01/2023(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **EUR I2 Shares**

Example investment: EUR 10,000		1 year		3 у	ears	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	EUR	7.800	EUR	7.540	
	Average return each year	-22,04%		-5,49%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.870	EUR	9.180	
Omavourable Scenario (1)	Average return each year	-11,26%		-1,70%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.820	
	Average return each year	-7,18%		-0,37%		
Favourable Scenario (3)	What you might get back after costs	EUR	9.600	EUR	10.450	
	Average return each year	-4,03%		0,8	39%	

(1) This type of scenario occurred for an investment from31/10/2020to31/01/2023(2) This type of scenario occurred for an investment from28/02/2015to29/02/2020(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

## **USD I2 Shares**

Example investment: USD 10,000		1 year		3 years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	USD	7.760	USD	7.500	
	Average return each year	-22,42%		-5,59%		
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD	9.390	
	Average return each year	-11,26%		-1,26%		
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD	9.830	
Moderate Scenario (2)	Average return each year	-7,11%		-0,33%		
Favourable Scenario (3)	What you might get back after costs	USD	9.600	USD	10.450	
	Average return each year	-4,03%		0,89%	·	

(1) This type of scenario occurred for an investment from	31/12/2021	to	31/01/2023
(2) This type of scenario occurred for an investment from	31/03/2014	to	31/03/2019
(3) This type of scenario occurred for an investment from	31/01/2013	to	31/01/2018

### **GBP I2 Shares**

Example investment: GBP 10,000		1 year		3 years	
Minimum There is no minimun	n guaranteed return. You could lose some or	all of your investment.	•		
Stress Scenario	What you might get back after costs	GBP	7.460	GBP	7.540
	Average return each year	-25,38%		-5,49%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.560	GBP	8.510
	Average return each year	-14,42%		-3,18%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.400	GBP	10.310
	Average return each year	-6,03%		0,61%	
Favourable Scenario (3)	What you might get back after costs	GBP	9.970	GBP	11.200
	Average return each year	-0,31%		2,29%	

(1) This type of scenario occurred for an investment from31/12/2021to31/01/2023(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

### **GBP DM2 Dist Shares**

Example investment: GBP 10,000		1 year		3 years		
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.						
Stress Scenario	What you might get back after costs	GBP	7.700	GBP	7.780	
	Average return each year	-23,00%		-4,89%		
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.830	GBP	8.780	
Omavourable Scenario (1)	Average return each year	-11,69%			-2,57%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.700	GBP	10.640	
	Average return each year	-3,03%		1,24%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.290	GBP	11.550	
	Average return each year	2,87%			2,93%	

(1) This type of scenario occurred for an investment from31/12/2021to31/01/2023(2) This type of scenario occurred for an investment from31/01/2015to31/01/2020(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018