HI European Market Neutral 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.

March 2024 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%		-9,95%	
Hafaranahla Camada (4)	What you might get back after costs	EUR	8.230	EUR	8.430
Unfavourable 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
Woderate 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%			
Unformable Councils (4)	What you might get back after costs	EUR	8.390	EUR	9.310		
Unfavourable 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		
Woderate 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%		-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	10.520
Woderate Scenario (2)	Average return each year	-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 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	8.230	USD	5.920
Stress Scenario	Average return each year	-17,71%		-9,95	5%
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	5%
Moderate Scenario (2)	What you might get back after costs	USD	9.530	USD	9.160
Moderate Scenario (2)	Average return each year	-4,75%		-1,75	5%
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 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 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%	-17,71%		-17,71%		-9,78%	
11. f	What you might get back after costs	CHF	8.230	CHF	8.270			
Unfavourable Scenario (1)	Average return each year	-17,71%	-17,71%					
Moderate Scenario (2)	What you might get back after costs	CHF	9.490	CHF	9.150			
Woderate Scenario (2)	Average return each year	-5,12%	-5,12%					
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 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 10,000		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%		-8,76%			
Hafaranahla Garana'a (4)	What you might get back after costs	EUR	8.570	EUR	9.050		
Unfavourable Scenario (1)	Average return each year	-14,30%		-1,97%			
Madarata Scanario (2)	What you might get back after costs	EUR	9.890	EUR	9.920		
Moderate Scenario (2)	Average return each year	-1,14%		-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 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 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%		-1,30%	
Modorato Scapario (2)	What you might get back after costs	USD	9.960	USD	9.970
Moderate 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 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	8.090	CHF	6.190
Stress Scenario	Average return each year	-19,14%		-9,159	%
U. f	What you might get back after costs	CHF	8.570	CHF	8.890
Unfavourable Scenario (1)	Average return each year	-14,28%		-2,349	%
Moderate Scenario (2)	What you might get back after costs	CHF	9.850	CHF	9.810
Woderate Scenario (2)	Average return each year	-1,49%		-0,389	%
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570
	Average return each year	7,41%		1,119	6

(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%		.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	9.940
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 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 I2 Shares

Example investment: EUR 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	EUR	8.270	EUR	5.920
	Average return each year	-17,27%		-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	9.570	EUR	9.400
Moderate Scenario (2)	Average return each year	-4,27%		-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 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 I2 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	8.270	USD	5.920			
	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			
Woderate Scenario (2)	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 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 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
	Average return each year	-17,27%			-9,94%
11f	What you might get back after costs	GBP	8.270	GBP	8.660
Unfavourable Scenario (1)	Average return each year	-17,27%			-2,84%
Madarata Sagnaria (2)	What you might get back after costs	GBP	9.580	GBP	9.400
Moderate 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
	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 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
	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	9.920	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%			2,22%

(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

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.	-		
Stress Scenario	What you might get back after costs	EUR	8.230	EUR	5.920
Stress Scenario	Average return each year	-17,71%		-17,71% -9,94%	
Hafarramahla Casassia (1)	What you might get back after costs	EUR	8.230	EUR	8.430
Unfavourable Scenario (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	-4,77%		-:	1,75%
Favourable Scenario (3)	What you might get back after costs	EUR	10.310	EUR	10.280
	Average return each year	3,11%		C	,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 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%	-10,49%	
Heferenship Commits (4)	What you might get back after costs	EUR	8.390	EUR	9.310	
Unfavourable Scenario (1)	Average return each year	-16,08%		-1,41%		
Madarata Canaria (2)	What you might get back after costs	EUR	9.720	EUR	10.110	
Moderate 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	
	Average return each year	5,19%		2,59%		

(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

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	
	Average return each year	-15,25%		-15,25% -10,0		-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	
Moderate Scenario (2)	Average return each year	-2,61%		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 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

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
	Average return each year	-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
Moderate Scenario (2)	Average return each year	-4,78%		-1,76%	
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 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

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%	
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
	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%		-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
ivioderate 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
	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 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
7ti ess sectionio	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	9.960	USD	9.950
ivioderate Scenario (2)	Average return each year	-0,40%		-0,10%	
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 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
ATESS SCENATIO	Average return each year	-19,14%	-19,14%		
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%		-0,41%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.570
	Average return each year	7,41%		1,11%	

GBP DM2 Shares

Example investment: GBP 10,00	00	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
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
	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 minimu	m guaranteed return. You could lose some or a	all of your investment.			
Stress Scenario	EUR	8.270	EUR	5.920	
stress scenario	Average return each year	-17,27%		-9,94%	
Hafarrariahla Caamaria (1)	What you might get back after costs	EUR	8.270	EUR	8.660
Unfavourable Scenario (1)	Average return each year	-17,27%		-2,85%	
Madavata Scanavia (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 minimun	n 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%	-17,27%		
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
	Average return each year	3,66%		1,09%	

(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

GBP I2 Shares

Example investment: GBP 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	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%		-2,84	%
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.400
Woderate 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%		1,099	%

(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 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	
7ti ess sectionio	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	9.930	
Woderate 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	
	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	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	EUR	8.230	EUR	5.920	
otress ocenano	Average return each year	-17,71%		-9	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	3,35%
Moderate Scenario (2)	What you might get back after costs	EUR	9.520	EUR	9.150
Moderate Scenario (2)	Average return each year	-4,84%		-1	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
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
ivioderate 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
	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 year	s
Minimum There is no minimum	guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	GBP	8.490	GBP	5.910	
otress ocenano	Average return each year	-15,12%		-10,009	%
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%	6
Moderate Scenario (2)	What you might get back after costs	GBP	9.740	GBP	10.470
iviouerate scenario (2)	Average return each year	-2,63%		0,93%	j
Favourable Scenario (3)	What you might get back after costs	GBP	10.710	GBP	11.460
	Average return each year	7,14%		2,77%	i

USD D Shares

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimur	n guaranteed return. You could lose some or a	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%		-9,94%	
Hoforenship Committee (a)	What you might get back after costs	USD	8.230	USD	8.430
Unfavourable 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
Woderate Scenario (2)	Average return each year	-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 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	CHF	8.230	CHF	5.980		
	Average return each year	-17,71%		-17,71%		-9,789	%
11f	What you might get back after costs	CHF	8.230	CHF	8.270		
Unfavourable Scenario (1)	Average return each year	-17,71%		-3,739	%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.470	CHF	9.090		
Woderate Scenario (2)	Average return each year	-5,26%		-5,26%		-1,899	6
Favourable Scenario (3)	What you might get back after costs	CHF	10.310	CHF	9.970		
	Average return each year	3,10%		-0,069	6		

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%		-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%		
Madarata Scanaria (2)	What you might get back after costs	EUR	9.880	EUR	9.850		
Moderate Scenario (2)	Average return each year	-1,19%		-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	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 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 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%		-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%		-0,47%			
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		
	Average return each year	-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%	-14,28%				
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%		-1,49%		-0,41%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.550		
	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%			-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
	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	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%		
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%		-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	,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	5.920		
	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	9.570	USD	9.400		
ivioderate 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 minimun	n 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		
Stress Scenario	Average return each year	-17,27%		-17,27%		-9,94%	
Unformable Committee (4)	What you might get back after costs	GBP	8.270	GBP	8.660		
Unfavourable Scenario (1)	Average return each year	-17,27%	-17,27%				
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.400		
Woderate Scenario (2)	Average return each year	-4,34%		rerage return each year -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	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% -9			
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%		-0,89%			-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 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	5.930		
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%		
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%		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 minimur	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	EUR	EUR 8.390		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%	
Madarata Scanaria (2)	What you might get back after costs	EUR	9.710	EUR	10.110
Moderate 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
	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	
	Average return each year	-15,12%		-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	
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	
	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 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	5.930		
	Average return each year	-17,71%		-17,71% -9,		-9,94%	-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		
ivioderate Scenario (2)	Average return each year	-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	CHF 8.230		5.980	
	Average return each year	-17,71%		-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	
Woderate 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	
	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	
ivioderate 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 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 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
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
	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 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%		-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%		-0,4	41%
Favourable Scenario (3)	What you might get back after costs	CHF	10.740	CHF	10.550
	Average return each year	7,41%		1,0)7%

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	
omavourable 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	
ivioderate 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	
	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 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 8.270		EUR	5.930
	Average return each year	-17,27%		-9,	93%
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%		-1,	23%
Favourable Scenario (3)	What you might get back after costs	EUR	10.370	EUR	10.480
	Average return each year	3,66%		0,9	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 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 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
Woderate 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
	Average return each year	3,66%		1,	.05%

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	GBP 8.270		5.930
	Average return each year	-17,27%		-9,93%	
Hafaranahla Camada (4)	What you might get back after costs	GBP	8.270	GBP	8.660
Unfavourable Scenario (1)	Average return each year	-17,27%	-17,27%		
Madarata Canaria (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%	
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	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%		verage return each year -14,29%		
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	
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	11.160	
	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
Stress Scenario	Average return each year	-36,87%	-36,87%		-9,80%	
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	9.220	EUR		8.870
Woderate Scenario (2)	Average return each year	-7,78%			-2,37%	
Favorushia Casmania (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	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	EUR 6.550		6.080	
Stress Scenario	Average return each year	-34,46%		-	9,47%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.030	EUR	9.020	
omavourable scenario (1)	Average return each year	-19,75%	-19,75%		2,03%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.400	EUR	9.390	
Woderate 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 scellatio (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 -25,02%		GBP	7.830
Stress Scenario	Average return each year			-25,02%	
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	9.140	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 scenario (3)	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		
Stress Scenario	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		
Woderate Scenario (2)	Average return each year	year -6,93%		-	1,57%		
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.210		
ravourable scenario (3)	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% -5,0		-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%	-19,15%		
Moderate Scenario (2)	What you might get back after costs	CHF	9.230	CHF	9.330
Woderate Scenario (2)	Average return each year -7,67%			-1,39%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.030	CHF	9.990
ravourable scenario (3)	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 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%		-7,53%	
Umfavavahla Casassia (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%	
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	10.390
ravourable scenario (5)	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%		-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	9.680		
Woderate Scenario (2)	Average return each year -5,91%			-0	,66%		
Favourable Scenario (3)	What you might get back after costs	USD	9.890	USD	10.620		
ravourable scendilo (3)	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	CHF 6.750 -32,54%		6.420
Stress Scenario	Average return each year	-32,54%			-32,54% -8,489
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
Woderate Scenario (2)	Average return each year	-5,91%		-0,90%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.700	CHF	9.850
ravourable scendilo (5)	Average return each year	-3,00%	-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 yea	nrs		
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 8.460		GBP	8.120		
Stress Scenario	Average return each year	-16,66%	-16,66%		-16,66%		9%
	What you might get back after costs	GBP	8.330	GBP	8.890		
Unfavourable Scenario (1)	Average return each year	-16,66%		-2,33	8%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
Woderate Scenario (2)	Average return each year	-3,95%		-0,95%			
Favorushla Caanaria (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%		-19,57%		-4,69%	
11f	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		
Wioderate Scenario (2)	Average return each year	-7,36%		-1,94%			
Farancial (2)	What you might get back after costs	EUR	10.000	EUR	9.920		
Favourable Scenario (3)	Average return each year	0,02%		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	USD 8.200		7.870	
Stress Scenario	Average return each year	-19,57%		-19,57% -4		1,68%
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	9.260	USD	9.070	
Woderate Scenario (2)	Average return each year	-7,36%		-1	1,94%	
	What you might get back after costs	USD	10.000	USD	9.990	
Favourable Scenario (3)	Average return each year	0,02%		-(),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 minimu	m 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%	
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
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	9.990
ravourable Scellario (5)	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%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.570
ravourable scellatio (5)	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 minimum	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%		-40,90%		-10,10%	
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%			
Madarata Scanaria (2)	What you might get back after costs	EUR	9.220	EUR	8.870		
Moderate Scenario (2)	Average return each year	-7,78%		EUR -10,10% EUR -3,96%			
Moderate Scenario (2) Favourable Scenario (3)	What you might get back after costs	EUR	9.990	EUR	9.840		
	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		
Stress Scenario	Average return each year	-39,15%			-9,62%		
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.030	EUR	9.020		
omavourable 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		
iviouerate scenario (2)	Average return each year	-6,02%		-9,62% EUR -2,03% EUR -1,25% EUR	-1,25%		
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.500		
ravourable scenario (3)	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
Stress scenario	Average return each year	-25,64%			-5,82%
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%		-5,82% GBP -3,10% GBP -0,30%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.850
Moderate Scenario (2)	Average return each year	-8,80%			-0,30%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	11.070
ravourable scenario (5)	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		
Stress Scenario	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		
Woderate Scenario (2)	Average return each year	-6,93%			-1,57%		
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.200		
ravourable scenario (s)	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.	•						
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.690				
Stress Scenario	Average return each year	-21,03%		-21,03%		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%					
Madarata Casparia (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%					
Farmer black control (2)	What you might get back after costs	CHF	10.030	CHF	10.200				
Favourable Scenario (3)	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	n guaranteed return. You could lose some or a	II 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%		-7,54%	
11. f	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		
wioderate Scenario (2)	Average return each year	-4,17%		EUR -2,50% EUR -0,97%			
- 11.0 : (0)	What you might get back after costs	EUR	10.350	EUR	10.530		
Favourable Scenario (3)	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 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
omavourable scenario (1)	What you might get back after costs Average return each year	-5,91%	-5,91%		
Moderate Scenario (2)	What you might get back after costs	USD	9.410	USD	9.650
ivioderate 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
ravourable scenario (5)	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 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	9.330
omavourable Scenario (1)	Average return each year	-9,12%		-1,37%	
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%		-8,48% CHF -1,37%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.700	CHF	9.850
ravourable scenario (5)	Average return each year	-3,00%		-0,29%	

(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 minimun	n 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% GBP	
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%		-4,09% GBP -2,33% GBP	
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.530
Woderate Scenario (2)	Average return each year	-3,95%		-0,95%	
Favorushla Caanaria (2)	What you might get back after costs	GBP	10.360	GBP	10.540
Favourable Scenario (3)	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.			
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%	
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 Scanario (2)	What you might get back after costs	EUR	9.260	EUR	9.070
Moderate 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
	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.	•				
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%			
Hafananahla Camada (4)	What you might get back after costs	USD	8.040	USD	8.410		
Unfavourable Scenario (1)	Average return each year	-19,57%	-19,57%				
Madarata Casparia (2)	What you might get back after costs	USD	9.260	USD	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	USD	10.000	USD	10.020		
	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 10,000		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%		-4,68%	
Harfarana kla Carana (a.)	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 Scanario (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%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.000	GBP	10.020
	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.					
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%		
Madarata Scanario (2)	What you might get back after costs	GBP	9.610	GBP	9.530		
Moderate Scenario (2)	Average return each year	-3,93%		-3,93%			-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP	10.360	GBP	10.540		
	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

September 23

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	5.830	EUR	5.750	
	Average return each year	-41,68%	-41,68%		-41,68%	
11. f	What you might get back after costs	EUR	7.970	EUR	8.170	
Unfavourable Scenario (1)	Average return each year	-20,25%	-20,25%			
Madarata Saanaria (2)	What you might get back after costs	EUR	9.220	EUR	8.870	
Moderate 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	
	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 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	EUR	6.000	EUR	5.890
	Average return each year	-39,98%		-39,98% -10,	
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%		-1,8	31%
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.060
	Average return each year	0,33%		0,1	1%

(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 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	7.450	GBP	7.380		
	Average return each year	-25,54%		-25,54%			
Unformella Compaia (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%		
Madarata Scanario (2)	What you might get back after costs	GBP	9.120	GBP	9.850		
Moderate Scenario (2)	Average return each year	-8,81%		-8,81%			-0,30%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.880		
	Average return each year	3,78%			1,69%		

(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	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%		-19,16% -4,6	
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 Scanario (2)	What you might get back after costs	USD	9.310	USD	9.240
Moderate Scenario (2)	Average return each year	-6,93%			-1,57%
Favourable Scenario (3)	What you might get back after costs	USD	10.030	USD	10.530
	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 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	7.690			
	Average return each year	-21,03%		-5,11%	,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	9.250	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 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 from2013-09-30to2018-09-30

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.			
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%			-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	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%		-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	9.630
	Average return each year	-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%		0,7	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 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
	Average return each year	-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%		-1,53%	
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%		-0,93%	
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	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 minimum	guaranteed return. You could lose some or	all of your investment.			
What you might get back after cost		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
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	-3,95%		-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
Stress Scenario	Average return each year	-19,57%		-4	1,69%
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	9.260	EUR	9.070
Moderate Scenario (2)	Average return each year	-7,36%		-1	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		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		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%
Favourable Scenario (3)	What you might get back after costs	USD	10.000	USD	10.340
	Average return each year	0,02%		_	0,68%

(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 minimun	n guaranteed return. You could lose some or	all of your investment.			
Stress Scenario	What you might get back after costs	GBP	GBP 8.200		7.870
Stress Scenario	Average return each year	-19,57%	-19,57%		
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%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.000	GBP	10.340
ravourable scellatio (5)	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	
	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	
Woderate 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 scellatio (5)	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 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 5.280		EUR	5.420	
	Average return each year	-47,17%		rear -47,17%		-11
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	8.870	
Moderate Scenario (2)	Average return each year	-7,72%		-2,	37%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.060	EUR	10.970	
ravourable Scellatio (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%		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	
Woderate 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	
ravourable 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			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%		-25,91% -7,	
Hafarramahla Casassia (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	9.810
Moderate 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		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	7.880	
	Average return each year	-19,16%		-19,16%		-4
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	2,93%	
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.240	
Woderate Scenario (2)	Average return each year	-6,91%		-1	1,57%	
Favourable Scenario (3)	What you might get back after costs	USD	10.110	USD	11.340	
ravourable scenario (3)	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 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	7.690		
tress scenario	Average return each year	-21,03%	-21,03%		-21,03%		
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		
iviouerate 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		
ravourable Scellario (S)	Average return each year	1,14%		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 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 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	GBP 8.440		GBP	8.120	
	Average return each year	-16,66%		-16,66%		-4
Hafarramahla Saanaria (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%	
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 scellatio (5)	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	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
Woderate 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
ravourable scenario (3)	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 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
	Average return each year	-27,64% -7,34		-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	9.630
Woderate Scenario (2)	Average return each year	-5,91%		-0,76%	
Favourable Scenario (2)	What you might get back after costs	USD	9.820	USD	10.250
Favourable Scenario (3)	Average return each year	-1,78%		0,50%	

(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 6.750		CHF	6.380	
	Average return each year	-32,46%		-32,46%		-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	
Moderate Scenario (2)	Average return each year	-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			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
ti ess stellallo	Average return each year	-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
Woderate 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
ravourable scellatio (5)	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		
	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	9.270	USD	9.070		
Woderate Scenario (2)	Average return each year	-7,29%		-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		
Omavourable Scenario (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%		-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
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	10.450	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
Stress Scenario	Average return each year	-47,16%		-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%		-7,69%		
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 ye	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	EUR	5.470	EUR	5.490		
Stress Scenario	Average return each year	-45,28%		-11,3	-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%		-2,9	3%		
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%		-7,06%		-1,8	80%
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.170		
	Average return each year	0,33%		0,3	4%		

(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	2013-07-31	to	2018-07-31

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	GBP 7.410		6.910		
Stress Scenario	Average return each year	-25,90%	-25,90%		-25,90%		
	What you might get back after costs	GBP	8.440	GBP	8.540		
Unfavourable Scenario (1)	Average return each year	-15,57%	-15,57%				
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP	9.800		
Woderate 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%			
Modorato Scapario (2)	What you might get back after costs	USD	9.320	USD	9.280		
Moderate Scenario (2)	Average return each year	-6,81%		erage return each 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 yea	irs
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 7.900		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%		3,36	%

(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 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 7.160		EUR	6.740		
Stress Scenario	Average return each year	-28,42%		-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%		-2,!	54%		
Madarata Scanario (2)	What you might get back after costs	EUR	9.590	EUR	9.530		
Moderate Scenario (2)	Average return each year	-4,11%		-4,11%		-0,9	95%
Favourable Scenario (3)	What you might get back after costs	EUR	10.730	EUR	12.170		
	Average return each year	7,30%		4,0	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	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		
Stress Scenario	Average return each year	-27,51%		-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		
Woderate Scenario (2)	Average return each year	-3,46%		-3,46%		-0),86%
Favourable Scenario (3)	What you might get back after costs	USD	10.730	USD	12.170		
	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
Stress Scenario	Average return each year	-32,38%	-32,38%		
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%		-2,92%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.580	CHF	9.510
iviouerate scenario (2)	Average return each year	-4,16%		-1,00%	
Favorushla Casusuis (2)	What you might get back after costs	CHF	10.730	CHF	12.170
Favourable Scenario (3)	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		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	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
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
	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		
Stress Scenario	Average return each year	-19,85%	-19,85%		-19,85% -4,75%		-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		
iviouerate 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 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

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	8.390
Omavourable Scenario (1)	Average return each year	-19,85%		-3,46%	
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.090
Woderate Scenario (2)	Average return each year	-7,22%		-1,90%	
Favorushla Casassia (2)	What you might get back after costs	USD	10.340	USD	11.560
Favourable Scenario (3)	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 minimum	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%	
	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
Moderate Scenario (2)	Average return each year	-7,22%		-1,90%	
Farment Line Community (2)	What you might get back after costs	GBP	10.340	GBP	11.560
Favourable Scenario (3)	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.			
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
Stress Scenario	Average return each year	-16,91%	-16,91%		-4,16%
	What you might get back after costs	GBP	8.310	GBP	8.930
Unfavourable 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
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 scendilo (5)	Average return each year	7,33%	·		4,01%

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

June 2023

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	5.280	EUR	5.210
Stress Scenario	Average return each year	-47,16%		-12,24%	
Hafaranahla Camada (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%	
- 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 from2018-07-31to2023-06-30(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%	
	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
wioderate Scenario (2)	Average return each year	-7,04%		-1,73%	
- 11 0 : (0)	What you might get back after costs	EUR	10.030	EUR	10.170
Favourable Scenario (3)	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
Stress Scenario	Average return each year	-25,91%		-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	9.800
	Average return each year	-8,82%	_	-0,41%	

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 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
Stress Scenario	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
i avourable scendilo (5)	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 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 7.900		CHF	7.680			
Stress Sections	Average return each year	-21,02%		-5,1	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%		-3,0	00%			
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.330			
iviouerate scenario (2)	Average return each year	-7,12%		-1,3	37%			
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%		3,3	6%			

(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
Woderate 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
ravourable scenario (s)	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 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 7.250		EUR	6.800
Stress Scenario	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
ravourable Scenario (S)	Average return each year	10,41%		4,009	%

(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 y	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 6.760		USD	6.380			
Stress Scenario	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			
iviouerate 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
Omavourable Scenario (1)	Average return each year	-16,91%		-2,07%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.620	CHF	9.580
Wioderate 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 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 8.160		EUR	7.840
otress section o	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%		-1,8	87%
Favourable Scenario (3)	What you might get back after costs	EUR	10.640	EUR	11.560
ravourable Scenario (S)	Average return each year	6,39%		2,9	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 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	USD 8.160		USD	7.840			
Stress Scenario	Average return each year	-19,85%		-19,85%		-4,	,76%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.510			
omavourable 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			
ivioderate 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			
ravourable scenario (s)	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	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
	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

2018-07-31

to

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
Stress Scenario	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	9.580
Woderate Scenario (2)	Average return each year	-3,81%			-0,86%
Favourable Scenario (3)	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

May 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	5.280	EUR	5.210
Stress Scenario	Average return each year	-47,16%		-12,24%	
Hefermonth Committee (4)	What you might get back after costs	EUR	7.970	EUR	8.330
Unfavourable Scenario (1)	Average return each year	-20,25%	-20,25%		
Moderate Scenario (2)	What you might get back after costs	EUR	9.240	EUR	8.910
Woderate Scenario (2)	Average return each year	-7,57%		-2,29%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.600	EUR	11.340
	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 minimun	n 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%	
11. f	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
wioderate 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
	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
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	9.770
	Average return each year	-8,82%		-0,46%	·

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 from2016-01-31to2021-01-31(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 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	-19,48%		-4,76%	
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%	
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%	
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 from2018-03-31to2023-03-31(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 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	CHF	7.900	CHF	7.680	
	Average return each year	-21,03%		-5,1	3%	
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%		-2,7	9%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.340	
iviouerate scenario (2)	Average return each year	-7,06%		-1,3	6%	
Favourable Scenario (3)	What you might get back after costs	CHF	10.700	CHF	11.800	
	Average return each year	7,04%		3,36	5%	

(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	n 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%		-7,44%	
	What you might get back after costs	EUR	8.310	EUR	9.100
Unfavourable 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
Moderate 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
	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 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 Scendillo	Average return each year	-32,39%			-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
ivioderate 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
	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		
Omavourable 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		1 year		!	5 years
Minimum There is no minimum	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
Woderate Scenario (2)	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%			2,95%

(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 10,000		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%			-4,76%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.020	USD	8.540
Offiavourable 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
ivioderate 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	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	8.540
Omavourable 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	
	ravourable Scenario (3)	Average return each year	6,39%		2,95%	
,						
	(1) This type (of scenario occurred for an investment from	2018-03-31	to	2023-03-31	

(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 DM2 Dist 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 8.420		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 minimun	all of your investment.				
Stress Scenario	What you might get back after costs	EUR	EUR 5.290		5.210
	Average return each year	ach year -47,14%		-12,23%	
11. f	What you might get back after costs	EUR	7.970	EUR	8.310
Unfavourable Scenario (1)	Average return each year	-20,25%	-20,25%		
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
	Average return each year	-45,30%		-11,77%	
Uniform while Comments (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
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
	Average return each year	-25,92%	-25,92%		
Harfarana Harfarana (a)	What you might get back after costs	GBP	8.440	GBP	8.540
Unfavourable Scenario (1)	Average return each year	-15,57%	-15,57%		
Madarata Sagnaria (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 yea	rs
Minimum There is no minimum	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%		-5,14	%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.050	CHF	8.630
Omavourable 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%	·	3,559	%

(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 10,000		1 year			5 years
Minimum There is no minimum	all of your investment.				
Stress Scenario	What you might get back after costs	GBP 8.420		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
Omavourable Scenario (1)	Average return each year	-16,91%			-2,08%
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	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 10,000		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	6.730	
	Average return each year	-28,44%		-28,44%		-7,61%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	8.920	
Offiavourable 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	
ivioderate 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	
Favourable Scenario (3)	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		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	6.790		
otress scenario	Average return each year	-27,55%		-27,55%		-7	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	1,87%		
Moderate Scenario (2)	What you might get back after costs	USD	9.660	USD	9.600		
Woderate Scenario (2)	Average return each year	-3,39%		-(0,81%		
Favourable Scenario (3)	What you might get back after costs	USD	11.080	USD	12.280		
	Average return each year	10,76%	·	4	1,19%		

(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 10,000		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 6.760		CHF	6.370
oriess section to	Average return each year	-32,40%		-8,61	1%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.310	CHF	8.790
Omavourable Scenario (1)	Average return each year	-16,90%		-2,55	5%
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%		-0,86	5%
Favourable Scenario (3)	What you might get back after costs	CHF	11.080	CHF	12.290
ravourable scenario (3)	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 10,000		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 8.160		EUR	7.840
otiess 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%	
Moderate Scenario (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 Sconario (2)	What you might get back after costs	EUR	10.700	EUR	11.690
Favourable Scenario (3)	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 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 8.160		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%		-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 10,000		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	GBP 8.160		7.840
Stress Scenario	Average return each year	-19,85%		-4,76%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.020	GBP	8.520
Omavourable Scenario (1)	Average return each year	-19,85%	-19,85%		
Moderate Scenario (2)	What you might get back after costs	GBP	9.290	GBP	9.100
Woderate Scenario (2)	Average return each year	-7,08%		-1,86%	
Farancial (2)	What you might get back after costs	GBP	12.700	GBP	13.880
Favourable Scenario (3)	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 10,000		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%		-16,91%		-4,16%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.030		
Omavourable Scenario (1)	Average return each year	-16,91%		-2,03%			
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.590		
Moderate Scenario (2)	Average return each year	-3,78%		-0,83%			
5	What you might get back after costs	GBP	11.080	GBP	12.290		
Favourable Scenario (3)	Average return each year	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 10,000		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		
Stress Scenario	Average return each year	-47,13%		-47,13%		-12,23%	
Umfavavahla Caamaria (1)	What you might get back after costs	EUR	7.970	EUR	8.270		
Unfavourable Scenario (1)	Average return each year	-20,25%		-3,72%			
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%			
Favorushla Casusuis (2)	What you might get back after costs	EUR	10.660	EUR	11.450		
Favourable Scenario (3)	Average return each year	6,55%		2,75%			

(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		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 5.470		EUR	5.340	
	Average return each year	-45,34%		-45,34%		-11
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	
iviouerate scenario (2)	Average return each year	-6,99%		-1,	73%	
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.320	
ravourable Scenario (S)	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 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		
otress sectionio	Average return each year	-25,91%		-25,91%			-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	9.770		
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		
ravourable scenario (5)	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	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%		-22,41%		-5,59%
11. f	What you might get back after costs	USD	8.870	USD	9.270	
Unfavourable 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	
i avoarable section (5)	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
Arcas Scenario	Average return each year	-21,04%		-5,14%	
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
Favourable Scenario (3)	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			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	7.310	
Stress scenario	Average return each year	-23,61%	-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	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	1,08%	
Favourable Scenario (3)	What you might get back after costs	GBP	10.760	GBP	10.650	
ravourable scellatio (5)	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 10,00	Example investment: EUR 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	EUR	7.150	EUR	6.730		
Stress Scenario	Average return each year	-28,46%	-28,46%		-7,61%		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%		1	0,12%		
Favourable Scenario (3)	What you might get back after costs		9.900	EUR	10.640		
ravourable scenario (3)	Average return each year	-0,98%		1	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 10,00	0	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		USD	7.240	USD	6.790
Stress Scenario	Average return each year	-27,57%		-7,44%	
Umfavovnahla Caanavia (4)	What you might get back after costs	USD	9.160	USD	9.570
Unfavourable 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
ravourable Scelldflo (5)	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 10,00	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	
Stress Scenario	Average return each year -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	
Woderate 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	
ravourable scenario (3)	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 10,00	Example investment: EUR 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	EUR	7.800	EUR	7.540
Stress Scenario	Average return each year	-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
iviouerate 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
ravourable scellatio (5)	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 10,00	0	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	USD 7.760		USD	7.500
Stress Scenario	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
ravourable scendilo (5)	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 10,00	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	7.400	GBP	7.080
Stress Scenario	Average return each year	-25,97%		-6,66%	
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%
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		10.430	GBP	10.320
ravourable scellatio (5)	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 10,00	00	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		
Stress Scenario	Average return each year	-19,54%	-19,54%		-19,54% -4,8		-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		
Moderate 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		
ravourable scenario (3)	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		5.290	EUR		5.210
Stress Scenario	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
Moderate 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
a vourable section (5)	Average return each year	6,55%		2	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		5.460	EUR		5.330
Stress Scenario	Average return each year	each year -45,37%		-11,84%		
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
Noderate 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
ravourable scendilo (5)	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	Example investment: GBP 10,000			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	-25,92%		-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%		-3,10%	-4.79%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.120	GBP		9.760
Woderate 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
ravourable scenario (5)	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 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 10,00	00	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	7.760	USD		7.500
Stress Scenario	Average return each year	-22,41%		-5,0	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
avourable section (3)	Average return each year	-4,03%		0,6	63%	_

(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

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 7.890		CHF		7.680
	Average return each year	-21,06%		-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
Woderate 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%		0,0	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		-6,09%	,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
iviouerate 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	Example investment: EUR 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	EUR 7.150		50 EUR		6.730
	Average return each year	-28,48% -7,61		-7,61%	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
ivioderate Scenario (2)	Average return each year	-4,48%		-0,08%	1.099	6
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 10,0	Example investment: USD 10,000			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	USD 7.240		USD	6.790
	Average return each year	-27,59%		-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%		-0,65%	
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	10.040
iviouerate 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 from 30/11/2021 to 28/02/2023 (2) This type of scenario occurred for an investment from 31/07/2017 to 31/07/2022 (3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

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	6.760	CHF	6.370
1	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
ivioderate Scenario (2)	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 10,00	Example investment: EUR 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	EUR	7.800	EUR	7.540
	Average return each year	-22,04%		-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%	
Madarata Saanaria (2)	What you might get back after costs	EUR	9.280	EUR	9.820
Moderate 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 10,00	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 7.760		USD		7.500
	Average return each year	-22,41%		-22,41% -5,60%		
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%	
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 from31/12/2021to28/02/2023(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 10,000		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	GBP 7.400			7.080
Juless Scenario	Average return each year	-25,97%		-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
Woderate 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 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%		-	-4,91%	
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%	
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%		0,26%	1.09%	
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 from31/10/2020to28/02/2023(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 '	years	
Minimum There is no minimum ខ្	guaranteed return. You could lose some or al	l of your investment.				
Stress Scenario	What you might get back after costs	EUR 5.290		EUR		5.210
	Average return each year	-47,12%		-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		8.960
ivioderate Scenario (2)	Average return each year	-7,49%		-2,18%	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 from31/03/2015to31/03/2020(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 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	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
iviouerate 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
	Average return each year	0,33%		0,8	9%	

(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%		-26,81%		year -26,81%		-8,05%	
Umfavavahla Caanavia (1)	What you might get back after costs	GBP	8.230	GBP	8.320				
Unfavourable 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%		-0,82%					
Favourable Scenario (3)	What you might get back after costs	GBP	9.970	GBP	11.180				
	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 minimur	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
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 from31/12/2021to31/03/2023(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	CHF	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%		-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%		-0,81%	
Favourable Scenario (3)	What you might get back after costs	CHF	9.600	CHF	10.450
	Average return each year	-4,03%		0,89%	

(1) This type of scenario occurred for an investment from	31/08/2018	to	31/01/2023
(2) This type of scenario occurred for an investment from	30/04/2015	to	30/04/2020
(3) This type of scenario occurred for an investment from	31/01/2013	to	31/01/2018

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%		-7,61%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	9.160	EUR	9.470
omavourable scenario (1)	Average return each year	-8,42%		-1,08%	
Madarata Scanario (2)	What you might get back after costs	EUR	9.560	EUR	10.050
Moderate Scenario (2)	Average return each year	-4,38%		0,10%	
Favourable Scenario (3)	What you might get back after costs	EUR	9.900	EUR	10.780
	Average return each year	-0,98%		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 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	USD	7.240	USD	6.790		
Stress Scenario	Average return each year	-27,62%		-27,62%		2% -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%			
Moderate Scenario (2)	What you might get back after costs	USD	9.570	USD	10.050		
Moderate Scenario (2)	Average return each year	-4,35%		0,10%			
Favourable Scenario (3)	What you might get back after costs	USD	9.900	USD	10.780		
	Average return each year	-0,98%		1,52%			

(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
Stress Scenario	Average return each year	-32,45%		-8,62%	
Hafarramahla Casassia (1)	What you might get back after costs	CHF	9.160	CHF	9.380
Unfavourable Scenario (1)	Average return each year	-8,43%		-1,26%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.540	CHF	9.960
Moderate Scenario (2)	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 from31/10/2020to31/01/2023(2) This type of scenario occurred for an investment from29/02/2016to28/02/2021(3) This type of scenario occurred for an investment from31/01/2013to31/01/2018

GBP DM2 Shares

Example investment: GBP 10,000		1 year		3 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	7.700	GBP	7.780		
Stress Scenario	Average return each year	-23,00%		-23,00%		-4,89	9%
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%		-2,5	7%		
Madarata Scanaria (2)	What you might get back after costs	GBP	9.700	GBP	10.640		
Moderate Scenario (2)	Average return each year	-3,03%		1,24	1%		
Favourable Scenario (3)	What you might get back after costs	GBP	10.290	GBP	11.550		
	Average return each year	2,87%		2,93	3%		

(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	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	7.800	EUR	7.540		
Stress Scenario	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	9.180		
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		
Woderate Scenario (2)	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%			0,89%		

(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		
30 C33 30C110110	Average return each year	-22,42%		-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		
Woderate 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 from31/12/2021to31/03/2023(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

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				
	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