

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.

July 2024

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.230	EUR 5.920
	Average return each year	-17,71%	-9,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.230	EUR 8.430
	Average return each year	-17,71%	-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR 9.550	EUR 9.190
	Average return each year	-4,55%	-1,67%
Favourable Scenario (3)	What you might get back after costs	EUR 10.310	EUR 10.280
	Average return each year	3,11%	0,56%

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023

(2) This type of scenario occurred for an investment from 31/08/2014 to 31/08/2019

(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.390	EUR 5.740
	Average return each year	-16,08%	-10,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.390	EUR 9.310
	Average return each year	-16,08%	-1,41%
Moderate Scenario (2)	What you might get back after costs	EUR 9.740	EUR 10.160
	Average return each year	-2,63%	0,31%
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 31/08/2014 to 31/08/2019

(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

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

Example investment: 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 8.420	EUR 5.910
	Average return each year	-15,79%	-10,00%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.490	EUR 9.460
	Average return each year	-15,12%	-1,11%
Moderate Scenario (2)	What you might get back after costs	EUR 9.780	EUR 10.570
	Average return each year	-2,23%	1,11%
Favourable Scenario (3)	What you might get back after costs	EUR 10.710	EUR 11.460
	Average return each year	7,14%	2,77%

- (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 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

Hedge Invest International Funds Plc - HI UK Select Fund - 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
	Average return each year	-17,71%	-3,73%
Moderate Scenario (2)	What you might get back after costs	CHF 9.510	CHF 9.190
	Average return each year	-4,88%	-1,68%
Favourable Scenario (3)	What you might get back after costs	CHF 10.310	CHF 9.970
	Average return each year	3,10%	-0,06%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(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 31/12/2018 to 31/12/2023

Hedge Invest International Funds Plc - HI UK Select Fund - 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%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.910	EUR 9.970
	Average return each year	-0,88%	-0,06%
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 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

Example investment: USD 10,000		1 year	5 years
Minimum There is no 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
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.990	USD 9.980
	Average return each year	-0,05%	-0,03%
Favourable Scenario (3)	What you might get back after costs	USD 10.740	USD 11.420
	Average return each year	7,40%	2,69%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

Hedge Invest International Funds Plc - HI UK Select Fund - 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 8.120	CHF 6.190
	Average return each year	-18,84%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.880	CHF 9.960
	Average return each year	-1,16%	-0,08%
Favourable Scenario (3)	What you might get back after costs	CHF 10.740	CHF 10.570
	Average return each year	7,41%	1,11%

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

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

Example investment: GBP 10,000		1 year	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%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.940	GBP 9.970
	Average return each year	-0,59%	-0,05%
Favourable Scenario (3)	What you might get back after costs	GBP 10.740	GBP 11.160
	Average return each year	7,39%	2,21%

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

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum 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%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.590	EUR 9.440
	Average return each year	-4,13%	-1,15%
Favourable Scenario (3)	What you might get back after costs	EUR 10.370	EUR 10.480
	Average return each year	3,66%	0,94%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
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(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.270	GBP 5.920
	Average return each year	-17,27%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.600	GBP 9.440
	Average return each year	-4,05%	-1,15%
Favourable Scenario (3)	What you might get back after costs	GBP 10.370	GBP 10.560
	Average return each year	3,66%	1,09%

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(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

Hedge Invest International Funds Plc - HI UK Select Fund - GBP DM2 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%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.220
	Average return each year	-14,29%	-1,62%
Moderate Scenario (2)	What you might get back after costs	GBP 9.940	GBP 9.980
	Average return each year	-0,59%	-0,05%
Favourable Scenario (3)	What you might get back after costs	GBP 10.740	GBP 11.180
	Average return each year	7,39%	2,25%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
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(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
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(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.850	EUR 6.300
	Average return each year	-11,45%	-8,83%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.850	EUR 9.530
	Average return each year	-11,45%	-0,96%
Moderate Scenario (2)	What you might get back after costs	EUR 10.270	EUR 10.390
	Average return each year	2,70%	0,77%
Favourable Scenario (3)	What you might get back after costs	EUR 11.090	EUR 11.620
	Average return each year	10,94%	3,05%

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

June 2024

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.230	EUR 5.920
	Average return each year	-17,71%	-9,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.230	EUR 8.430
	Average return each year	-17,71%	-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR 9.540	EUR 9.190
	Average return each year	-4,57%	-1,67%
Favourable Scenario (3)	What you might get back after costs	EUR 10.310	EUR 10.280
	Average return each year	3,11%	0,56%

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

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

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

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

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

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

Hedge Invest International Funds Plc - HI UK Select Fund - 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
	Average return each year	-17,71%	-3,73%
Moderate Scenario (2)	What you might get back after costs	CHF 9.510	CHF 9.190
	Average return each year	-4,89%	-1,68%
Favourable Scenario (3)	What you might get back after costs	CHF 10.310	CHF 9.970
	Average return each year	3,10%	-0,06%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(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 31/12/2018 to 31/12/2023

Hedge Invest International Funds Plc - HI UK Select Fund - 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%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.910	EUR 9.970
	Average return each year	-0,89%	-0,06%
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 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

Example investment: USD 10,000		1 year	5 years
Minimum There is no 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
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.980	USD 9.980
	Average return each year	-0,16%	-0,03%
Favourable Scenario (3)	What you might get back after costs	USD 10.740	USD 11.420
	Average return each year	7,40%	2,69%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

Hedge Invest International Funds Plc - HI UK Select Fund - 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 8.080	CHF 6.190
	Average return each year	-19,15%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.880	CHF 9.960
	Average return each year	-1,23%	-0,08%
Favourable Scenario (3)	What you might get back after costs	CHF 10.740	CHF 10.570
	Average return each year	7,41%	1,11%

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

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

Example investment: GBP 10,000		1 year	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%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.940	GBP 9.970
	Average return each year	-0,61%	-0,05%
Favourable Scenario (3)	What you might get back after costs	GBP 10.740	GBP 11.160
	Average return each year	7,39%	2,21%

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

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

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum 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%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.580	EUR 9.440
	Average return each year	-4,18%	-1,15%
Favourable Scenario (3)	What you might get back after costs	EUR 10.370	EUR 10.480
	Average return each year	3,66%	0,94%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.270	GBP 5.920
	Average return each year	-17,27%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.590	GBP 9.440
	Average return each year	-4,07%	-1,15%
Favourable Scenario (3)	What you might get back after costs	GBP 10.370	GBP 10.560
	Average return each year		

Favourable Scenario (3)	Average return each year	3,66%	1,09%
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- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

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

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
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(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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

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

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

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

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

May 2024
HI UK Select Fund - CHF D Shares

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

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

HI UK Select Fund - 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	-19,15%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.850	CHF 9.890
	Average return each year	-1,48%	-0,22%
Favourable Scenario (3)	What you might get back after costs	CHF 10.740	CHF 10.570
	Average return each year	7,41%	1,11%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

HI UK Select Fund - 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%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.910	EUR 9.960
	Average return each year	-0,91%	-0,07%
Favourable Scenario (3)	What you might get back after costs	EUR 10.740	EUR 10.940
	Average return each year	7,38%	1,81%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(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 31/12/2018 to 31/12/2023

HI UK Select Fund - EUR I2 Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(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 31/12/2018 to 31/12/2023

HI UK Select Fund - EUR M Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.390	EUR 5.750
	Average return each year	-16,08%	-10,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.390	EUR 9.310
	Average return each year	-16,08%	-1,41%
Moderate Scenario (2)	What you might get back after costs	EUR 9.730	EUR 10.150
	Average return each year	-2,70%	0,30%
Favourable Scenario (3)	What you might get back after costs	EUR 10.520	EUR 11.360
	Average return each year	5,19%	2,59%

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

HI UK Select Fund - EUR R Shares

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

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

HI UK Select Fund - GBP DM2 Dist Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(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 31/12/2018 to 31/12/2023

HI UK Select Fund - GBP DM2 Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.570	GBP 6.110
	Average return each year	-14,29%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.930	GBP 9.970
	Average return each year	-0,66%	-0,06%
Favourable Scenario (3)	What you might get back after costs	GBP 10.740	GBP 11.160
	Average return each year	7,39%	2,21%

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/04/2015 to 30/04/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

HI UK Select Fund - GBP I2 Shares

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

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

HI UK Select Fund - 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
	Average return each year		-15,78%		-10,00%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.490	GBP	9.460
	Average return each year		-15,12%		-1,11%
Moderate Scenario (2)	What you might get back after costs	GBP	9.760	GBP	10.550
	Average return each year		-2,36%		1,07%
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 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/08/2014 to 31/08/2019
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

HI UK Select Fund - USD 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	6.390
	Average return each year		-8,58%
Unfavourable Scenario (1)	What you might get back after costs	USD	9.370
	Average return each year		-1,30%
Moderate Scenario (2)	What you might get back after costs	USD	9.980
	Average return each year		-0,04%
Favourable Scenario (3)	What you might get back after costs	USD	11.420
	Average return each year		2,69%

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

HI UK Select Fund - USD I2 Shares

Example investment: USD 10,000		1 year	5 years
Minimum 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	5.920
	Average return each year		-9,94%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.660
	Average return each year		-2,84%
Moderate Scenario (2)	What you might get back after costs	USD	9.440
	Average return each year		-1,15%
Favourable Scenario (3)	What you might get back after costs	USD	10.560
	Average return each year		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 30/04/2015 to 30/04/2020
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

March 2024 EUR R Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR	5.920

Stress Scenario	Average return each year	-17,71%	-9,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.230	EUR 8.430
	Average return each year	-17,71%	-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR 9.530	EUR 9.160
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2022
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

EUR M Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.390	EUR 5.750
	Average return each year	-16,08%	-10,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.390	EUR 9.310
	Average return each year	-16,08%	-1,41%
Moderate Scenario (2)	What you might get back after costs	EUR 9.720	EUR 10.120
	Average return each year	-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
	Average return each year	-15,78%	-10,00%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.490	GBP 9.460
	Average return each year	-15,12%	-1,11%
Moderate Scenario (2)	What you might get back after costs	GBP 9.740	GBP 10.520
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 30/09/2018 to 30/09/2023
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

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%	-9,95%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.230	USD 8.430
	Average return each year	-17,71%	-3,36%
Moderate Scenario (2)	What you might get back after costs	USD 9.530	USD 9.160
	Average return each year	-4,75%	-1,75%
Favourable Scenario (3)	What you might get back after costs	USD 10.310	USD 10.280
	Average return each year	3,10%	0,55%

(1) This type of scenario occurred for an investment 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
	Average return each year	-17,71%	-9,78%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.230	CHF 8.270
	Average return each year	-17,71%	-3,73%
Moderate Scenario (2)	What you might get back after costs	CHF 9.490	CHF 9.150
	Average return each year	-5,12%	-1,76%
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
	Average return each year	-14,30%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.890	EUR 9.920
	Average return each year	-1,14%	-0,15%
Favourable Scenario (3)	What you might get back after costs	EUR 10.740	EUR 10.940
	Average return each year	7,38%	1,81%

(1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023

(2) This type of scenario occurred for an investment from 30/04/2014 to 30/04/2019

(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

USD DM2 Shares

Example investment: USD 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	USD 8.570	USD 6.390
	Average return each year	-14,28%	-8,58%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.570	USD 9.370
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.960	USD 9.970
	Average return each year	-0,36%	-0,06%
Favourable Scenario (3)	What you might get back after costs	USD 10.740	USD 11.420
	Average return each year	7,40%	2,69%

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

CHF DM2 Shares

Example investment: CHF 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	CHF 8.090	CHF 6.190
	Average return each year	-19,14%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.850	CHF 9.810
	Average return each year	-1,49%	-0,38%
Favourable Scenario (3)	What you might get back after costs	CHF 10.740	CHF 10.570
	Average return each year	7,41%	1,11%

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

GBP DM2 Shares

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

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

EUR I2 Shares

Example investment: EUR 10,000		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
	Average return each year	-17,27%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.570	EUR 9.400
	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	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
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	USD 9.580	USD 9.400
	Average return each year	-4,23%	-1,22%
Favourable Scenario (3)	What you might get back after costs	USD 10.370	USD 10.560
	Average return each year	3,66%	1,09%

(1) This type of scenario occurred for an investment 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%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.580	GBP 9.400
	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 from 31/07/2018 to 31/07/2023

(2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2022

(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.570	GBP 6.110
	Average return each year	-14,29%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.200
	Average return each year	-14,29%	-1,65%
Moderate Scenario (2)	What you might get back after costs	GBP 9.920	GBP 9.940
	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
	Average return each year	-17,71%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.230	EUR 8.430
	Average return each year	-17,71%	-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR 9.520	EUR 9.150
	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%	0,56%

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

EUR M Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 8.390	EUR 5.750
	Average return each year	-16,08%	-10,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.390	EUR 9.310
	Average return each year	-16,08%	-1,41%
Moderate Scenario (2)	What you might get back after costs	EUR 9.720	EUR 10.110
	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%	-10,00%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.490	GBP 9.460
	Average return each year	-15,12%	-1,11%
Moderate Scenario (2)	What you might get back after costs	GBP 9.740	GBP 10.470
	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
	Average return each year	-17,71%	-3,36%
Moderate Scenario (2)	What you might get back after costs	USD 9.520	USD 9.150
	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 from 01/07/2018 to 01/07/2023
(2) This type of scenario occurred for an investment from 01/04/2014 to 01/04/2019
(3) This type of scenario occurred for an investment from 01/02/2019 to 01/02/2024

CHF D Shares

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

- (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

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%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.890	EUR 9.850
	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
	Average return each year	-14,28%	-8,58%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.570	USD 9.370
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.960	USD 9.950
	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
	Average return each year	-19,14%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.850	CHF 9.800
	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%

- (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 01/02/2019 to 01/02/2024

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
	Average return each year	-14,29%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.920	GBP 9.930
	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 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 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
	Average return each year	-17,27%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.570	EUR 9.400
	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%

- (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 01/12/2018 to 01/12/2023

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
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	USD 9.570	USD 9.400
	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 years
Minimum 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%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.570	GBP 9.400
	Average return each year	-4,27%	-1,23%
Favourable Scenario (3)	What you might get back after costs	GBP 10.370	GBP 10.560
	Average return each year	3,66%	1,09%

- (1) This type of scenario occurred for an investment 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 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%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.200
	Average return each year	-14,29%	-1,65%
Moderate Scenario (2)	What you might get back after costs	GBP 9.920	GBP 9.930
	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%

- (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 01/12/2018 to 01/12/2023

January 2024
EUR R Shares

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

- (1) This type of scenario occurred for an investment 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 M Shares

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

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%	-10,00%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.490	GBP 9.460
	Average return each year	-15,12%	-1,11%
Moderate Scenario (2)	What you might get back after costs	GBP 9.740	GBP 10.470
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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 5.920
	Average return each year	-17,71%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.230	USD 8.430
	Average return each year	-17,71%	-3,36%
Moderate Scenario (2)	What you might get back after costs	USD 9.520	USD 9.150
	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 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

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
	Average return each year	-17,71%	-3,73%
Moderate Scenario (2)	What you might get back after costs	CHF 9.470	CHF 9.090
	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%

- (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

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%	-8,76%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.880	EUR 9.850
	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
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.950	USD 9.950
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.850	CHF 9.800
	Average return each year	-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 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%	-9,38%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.910	GBP 9.930
	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
	Average return each year	-17,27%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.560	EUR 9.400
	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%	0,94%

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

USD 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
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	USD 9.570	USD 9.400
	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%

- (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

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%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.570	GBP 9.400
	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 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

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%	-9,39%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.200
	Average return each year	-14,29%	-1,65%
Moderate Scenario (2)	What you might get back after costs	GBP 9.910	GBP 9.930
	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%

- (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

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
	Average return each year	-17,71%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.230	EUR 8.430
	Average return each year	-17,71%	-3,35%
Moderate Scenario (2)	What you might get back after costs	EUR 9.520	EUR 9.150
	Average return each year	-4,84%	-1,75%
Favourable Scenario (3)	What you might get back after costs	EUR 10.310	EUR 10.260
	Average return each year	3,11%	0,52%

- (1) This type of scenario occurred for an investment 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 M Shares

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

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%	-10,00%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.490	GBP 9.460
	Average return each year	-15,12%	-1,11%
Moderate Scenario (2)	What you might get back after costs	GBP 9.740	GBP 10.470
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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%	-9,94%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.230	USD 8.430
	Average return each year	-17,71%	-3,36%
Moderate Scenario (2)	What you might get back after costs	USD 9.520	USD 9.150
	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 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

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
	Average return each year	-17,71%	-3,73%
Moderate Scenario (2)	What you might get back after costs	CHF 9.470	CHF 9.090
	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%

- (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

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%	-8,75%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.570	EUR 9.050
	Average return each year	-14,30%	-1,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.880	EUR 9.850
	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
	Average return each year	-14,28%	-1,30%
Moderate Scenario (2)	What you might get back after costs	USD 9.950	USD 9.950
	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 from 31/07/2018 to 31/07/2023
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

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	-19,12%	-9,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.570	CHF 8.890
	Average return each year	-14,28%	-2,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.850	CHF 9.800
	Average return each year	-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 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%	-9,38%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.150
	Average return each year	-14,29%	-1,76%
Moderate Scenario (2)	What you might get back after costs	GBP 9.910	GBP 9.930
	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 5.930
	Average return each year	-17,27%	-9,93%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.270	EUR 8.660
	Average return each year	-17,27%	-2,85%
Moderate Scenario (2)	What you might get back after costs	EUR 9.560	EUR 9.400
	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%	0,94%

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

USD I2 Shares

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

- (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

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 5.930
	Average return each year	-17,27%	-9,93%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.270	GBP 8.660
	Average return each year	-17,27%	-2,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.570	GBP 9.400
	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 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

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%	-9,38%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.570	GBP 9.200
	Average return each year	-14,29%	-1,65%
Moderate Scenario (2)	What you might get back after costs	GBP 9.910	GBP 9.930
	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%

- (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

November 23
EUR R Shares

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

- (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

EUR M Shares

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

- (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 2017-04-30 to 2022-04-30
(3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

GBP M Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.500	GBP 7.830
	Average return each year	-25,02%	-4,78%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	Average return each year	-15,57%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP 9.140	GBP 9.870
	Average return each year	-8,55%	-0,25%
Favourable Scenario (3)	What you might get back after costs	GBP 10.380	GBP 11.370
	Average return each year	3,78%	2,60%

- (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 2016-07-31 to 2021-07-31
 (3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

USD D Shares

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

- (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

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
	Average return each year	-21,03%	-5,09%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.080	CHF 8.460
	Average return each year	-19,15%	-3,29%
Moderate Scenario (2)	What you might get back after costs	CHF 9.230	CHF 9.330
	Average return each year	-7,67%	-1,39%
Favourable Scenario (3)	What you might get back after costs	CHF 10.030	CHF 9.990
	Average return each year	0,29%	-0,03%

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31
 (2) This type of scenario occurred for an investment from 2015-01-31 to 2020-01-31
 (3) This type of scenario occurred for an investment from 2013-11-30 to 2018-11-30

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
	Average return each year	-28,43%	-7,53%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.810
	Average return each year	-16,63%	-2,50%
Moderate Scenario (2)	What you might get back after costs	EUR 9.580	EUR 9.530
	Average return each year	-4,17%	-0,97%
Favourable Scenario (3)	What you might get back after costs	EUR 10.350	EUR 10.390
	Average return each year	3,54%	0,77%

- (1) This type of scenario occurred for an investment 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 2018-11-30 to 2023-11-30

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
	Average return each year	-27,64%	-7,34%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.410	USD 9.410
	Average return each year	-5,91%	-1,21%
Moderate Scenario (2)	What you might get back after costs	USD 9.410	USD 9.680
	Average return each year	-5,91%	-0,66%
Favourable Scenario (3)	What you might get back after costs	USD 9.890	USD 10.620
	Average return each year	-1,05%	1,21%

- (1) This type of scenario occurred for an investment from 2013-11-30 to 2018-11-30
(2) This type of scenario occurred for an investment from 2016-02-29 to 2021-02-28
(3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

CHF DM2 Shares

Example investment: CHF 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	CHF 6.750	CHF 6.420
	Average return each year	-32,54%	-8,48%
Unfavourable Scenario (1)	What you might get back after costs	CHF 9.090	CHF 9.390
	Average return each year	-9,12%	-1,25%
Moderate Scenario (2)	What you might get back after costs	CHF 9.410	CHF 9.560
	Average return each year	-5,91%	-0,90%
Favourable Scenario (3)	What you might get back after costs	CHF 9.700	CHF 9.850
	Average return each year	-3,00%	-0,29%

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

GBP DM2 Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no 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 8.890
	Average return each year	-16,66%	-2,33%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	Average return each year	-3,95%	-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP 10.360	GBP 10.540
	Average return each year	3,57%	1,07%

- (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

EUR I2 Shares

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

- (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

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 8.200	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
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	USD 9.260	USD 9.070
	Average return each year	-7,36%	-1,94%
Favourable Scenario (3)	What you might get back after costs	USD 10.000	USD 9.990
	Average return each year	0,02%	-0,02%

- (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

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
	Average return each year	-19,57%	-4,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.040	GBP 8.410
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.070
	Average return each year	-7,36%	-1,94%
Favourable Scenario (3)	What you might get back after costs	GBP 10.000	GBP 9.990
	Average return each year	0,02%	-0,02%

- (1) This type of scenario occurred for an investment 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

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
	Average return each year	-16,66%	-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	Average return each year	-3,93%	-0,95%
Favourable Scenario (3)	What you might get back after costs	GBP 10.360	GBP 10.570
	Average return each year	3,57%	1,11%

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

**October 23
EUR R Shares**

Example investment: EUR 10,000		1 year	5 years
Minimum There is no 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
	Average return each year	-40,90%	-10,10%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.170
	Average return each year	-20,25%	-3,96%
Moderate Scenario (2)	What you might get back after costs	EUR 9.220	EUR 8.870
	Average return each year	-7,78%	-2,37%
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 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

EUR M Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31
(2) This type of scenario occurred for an investment from 2017-04-30 to 2022-04-30
(3) This type of scenario occurred for an investment from 2018-10-31 to 2023-10-31

GBP M Shares

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

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2015-08-31 to 2020-08-31
(3) This type of scenario occurred for an investment from 2018-10-31 to 2023-10-31

USD D Shares

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

- (1) This type of scenario occurred for an investment 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

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%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.080	CHF 8.460
	Average return each year	-19,15%	-3,29%
Moderate Scenario (2)	What you might get back after costs	CHF 9.230	CHF 9.330
	Average return each year	-7,67%	-1,39%
Favourable Scenario (3)	What you might get back after costs	CHF 10.030	CHF 10.200
	Average return each year	0,29%	0,40%

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31
(2) This type of scenario occurred for an investment from 2015-01-31 to 2020-01-31
(3) This type of scenario occurred for an investment from 2013-10-31 to 2018-10-31

EUR DM2 Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 7.160	EUR 6.760
	Average return each year	-28,43%	-7,54%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.810
	Average return each year	-16,63%	-2,50%
Moderate Scenario (2)	What you might get back after costs	EUR 9.580	EUR 9.530
	Average return each year	-4,17%	-0,97%
Favourable Scenario (3)	What you might get back after costs	EUR 10.350	EUR 10.530
	Average return each year	3,54%	1,04%

- (1) This type of scenario occurred for an investment 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 2013-10-31 to 2018-10-31

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
	Average return each year	-27,64%	-7,34%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.410	USD 9.410
	Average return each year	-5,91%	-1,21%
Moderate Scenario (2)	What you might get back after costs	USD 9.410	USD 9.650
	Average return each year	-5,91%	-0,72%
Favourable Scenario (3)	What you might get back after costs	USD 9.820	USD 10.490
	Average return each year	-1,78%	0,96%

- (1) This type of scenario occurred for an investment from 2013-10-31 to 2018-10-31
 (2) This type of scenario occurred for an investment from 2016-07-31 to 2021-07-31
 (3) This type of scenario occurred for an investment from 2018-10-31 to 2023-10-31

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
	Average return each year	-32,54%	-8,48%
Unfavourable Scenario (1)	What you might get back after costs	CHF 9.090	CHF 9.330
	Average return each year	-9,12%	-1,37%
Moderate Scenario (2)	What you might get back after costs	CHF 9.410	CHF 9.550
	Average return each year	-5,91%	-0,92%
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 2022-10-31 to 2023-10-31
 (2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
 (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.			
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 8.890
	Average return each year	-16,66%	-2,33%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	Average return each year	-3,95%	-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

EUR I2 Shares

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

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 8.200	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
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	USD 9.260	USD 9.070
	Average return each year	-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 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

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
	Average return each year	-19,57%	-4,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.040	GBP 8.410
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.070
	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 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

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
	Average return each year	-16,66%	-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	Average return each year	-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 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%	-10,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.170
	Average return each year	-20,25%	-3,96%
Moderate Scenario (2)	What you might get back after costs	EUR 9.220	EUR 8.870
	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 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 6.000	EUR 5.890
	Average return each year	-39,98%	-10,03%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.960	EUR 8.610
	Average return each year	-20,45%	-2,95%
Moderate Scenario (2)	What you might get back after costs	EUR 9.290	EUR 9.130
	Average return each year	-7,08%	-1,81%
Favourable Scenario (3)	What you might get back after costs	EUR 10.030	EUR 10.060
	Average return each year	0,33%	0,11%

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

GBP M Shares

Example investment: GBP 10,000		1 year	5 years
Minimum 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%	-5,89%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	Average return each year	-15,57%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.850
	Average return each year	-8,81%	-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 from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(3) This type of scenario occurred for an investment from 2018-09-30 to 2023-09-30

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%	-4,66%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.080	USD 8.620
	Average return each year	-19,16%	-2,93%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.240
	Average return each year	-6,93%	-1,57%
Favourable Scenario (3)	What you might get back after costs	USD 10.030	USD 10.530
	Average return each year	0,29%	1,04%

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

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%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.080	CHF 8.460
	Average return each year	-19,15%	-3,29%
Moderate Scenario (2)	What you might get back after costs	CHF 9.250	CHF 9.330
	Average return each year	-7,55%	-1,39%
Favourable Scenario (3)	What you might get back after costs	CHF 10.030	CHF 10.530
	Average return each year	0,29%	1,04%

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

EUR DM2 Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 7.160	EUR 6.750
	Average return each year	-28,43%	-7,56%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.810
	Average return each year	-16,63%	-2,50%
Moderate Scenario (2)	What you might get back after costs	EUR 9.580	EUR 9.530
	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 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 2013-09-30 to 2018-09-30

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.			
Stress Scenario	What you might get back after costs	USD 7.240	USD 6.830
	Average return each year	-27,64%	-7,34%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.410	USD 9.410
	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%	0,73%

- (1) This type of scenario occurred for an investment from 2013-09-30 to 2018-09-30
(2) This type of scenario occurred for an investment from 2015-08-31 to 2020-08-31
(3) This type of scenario occurred for an investment from 2018-09-30 to 2023-09-30

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
	Average return each year	-9,12%	-1,53%
Moderate Scenario (2)	What you might get back after costs	CHF 9.410	CHF 9.540
	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.			
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 8.890
	Average return each year	-16,66%	-2,33%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	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 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 I2 Shares

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

- (1) This type of scenario occurred for an investment 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

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 8.200	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
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	USD 9.260	USD 9.070
	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 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
	Average return each year	-19,57%	-4,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.040	GBP 8.410
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.070
	Average return each year	-7,36%	-1,94%
Favourable Scenario (3)	What you might get back after costs	GBP 10.000	GBP 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 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
	Average return each year	-16,66%	-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	Average return each year	-3,93%	-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 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

August 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 5.420
	Average return each year	-47,17%	-11,52%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.170
	Average return each year	-20,25%	-3,96%
Moderate Scenario (2)	What you might get back after costs	EUR 9.230	EUR 8.870
	Average return each year	-7,72%	-2,37%
Favourable Scenario (3)	What you might get back after costs	EUR 10.060	EUR 10.970
	Average return each year	0,61%	1,88%

- (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 2013-08-31 to 2018-08-31

EUR M Shares

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

- (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 2013-08-31 to 2018-08-31

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%	-7,12%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	Average return each year	-15,57%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.810
	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 from 2013-12-31 to 2018-12-31
(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

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%	-4,66%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.080	USD 8.620
	Average return each year	-19,16%	-2,93%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.240
	Average return each year	-6,91%	-1,57%
Favourable Scenario (3)	What you might get back after costs	USD 10.110	USD 11.340
	Average return each year	1,15%	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 2014-04-30 to 2019-04-30
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

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
	Average return each year	-21,03%	-5,12%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.080	CHF 8.460
	Average return each year	-19,15%	-3,29%
Moderate Scenario (2)	What you might get back after costs	CHF 9.260	CHF 9.330
	Average return each year	-7,37%	-1,39%
Favourable Scenario (3)	What you might get back after costs	CHF 10.110	CHF 11.340
	Average return each year	1,14%	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 2015-01-31 to 2020-01-31
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

GBP DM2 Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.440	GBP 8.120
	Average return each year	-16,66%	-4,09%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.330	GBP 8.890
	Average return each year	-16,66%	-2,33%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	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 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 2013-08-31 to 2018-08-31

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
	Average return each year	-16,63%	-2,50%
Moderate Scenario (2)	What you might get back after costs	EUR 9.590	EUR 9.530
	Average return each year	-4,11%	-0,97%
Favourable Scenario (3)	What you might get back after costs	EUR 10.440	EUR 11.720
	Average return each year	4,43%	3,22%

- (1) This type of scenario occurred for an investment 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 2013-08-31 to 2018-08-31

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%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.410	USD 9.410
	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%	-0,76%
Favourable Scenario (3)	What you might get back after costs	USD 9.820	USD 10.250
	Average return each year	-1,78%	0,50%

- (1) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(3) This type of scenario occurred for an investment from 2018-05-31 to 2023-05-31

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%	-8,60%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.330	CHF 8.640
	Average return each year	-16,65%	-2,88%
Moderate Scenario (2)	What you might get back after costs	CHF 9.580	CHF 9.460
	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 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 2013-08-31 to 2018-08-31

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
	Average return each year	-19,57%	-4,69%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.040	EUR 8.400
	Average return each year	-19,57%	-3,43%
Moderate Scenario (2)	What you might get back after costs	EUR 9.270	EUR 9.070
	Average return each year	-7,29%	-1,94%
Favourable Scenario (3)	What you might get back after costs	EUR 10.070	EUR 11.140
	Average return each year	0,71%	2,19%

- (1) This type of scenario occurred for an investment 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 2013-08-31 to 2018-08-31

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
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	USD 9.270	USD 9.070
	Average return each year	-7,29%	-1,94%
Favourable Scenario (3)	What you might get back after costs	USD 10.070	USD 11.140
	Average return each year	0,71%	2,19%

- (1) This type of scenario occurred for an investment 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 2013-08-31 to 2018-08-31

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
	Average return each year	-19,57%	-4,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.040	GBP 8.410
	Average return each year	-19,57%	-3,41%
Moderate Scenario (2)	What you might get back after costs	GBP 9.270	GBP 9.070
	Average return each year	-7,29%	-1,94%
Favourable Scenario (3)	What you might get back after costs	GBP 10.070	GBP 11.140
	Average return each year	0,71%	2,19%

- (1) This type of scenario occurred for an investment 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 2013-08-31 to 2018-08-31

GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.440	GBP 8.120
	Average return each year	-16,66%	-4,09%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.330	GBP 8.940
	Average return each year	-16,66%	-2,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.530
	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 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 2013-08-31 to 2018-08-31

July 23

EUR R Shares

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

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

EUR M Shares

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

- (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 minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.410	GBP 6.910
	Average return each year	-25,90%	-7,11%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	Average return each year	-15,57%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.800
	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 from 2013-12-31 to 2018-12-31
(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

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 8.600
	Average return each year	-19,48%	-2,97%
Moderate Scenario (2)	What you might get back after costs	USD 9.320	USD 9.280
	Average 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 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

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	-21,02%	-5,13%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.050	CHF 8.440
	Average return each year	-19,47%	-3,33%
Moderate Scenario (2)	What you might get back after costs	CHF 9.290	CHF 9.330
	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 from 2018-07-31 to 2023-07-31
(2) This type of scenario occurred for an investment from 2015-03-31 to 2020-03-31
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

EUR DM2 Shares

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

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

USD DM2 Shares

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

CHF DM2 Shares

Example investment: CHF 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	CHF 6.760	CHF 6.380
	Average return each year	-32,38%	-8,59%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.310	CHF 8.620
	Average return each year	-16,90%	-2,92%
Moderate Scenario (2)	What you might get back after costs	CHF 9.580	CHF 9.510
	Average return each year	-4,16%	-1,00%
Favourable Scenario (3)	What you might get back after costs	CHF 10.730	CHF 12.170
	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 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

GBP DM2 Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.420	GBP 8.090
	Average return each year	-16,91%	-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.310	GBP 8.870
	Average return each year	-16,91%	-2,36%
Moderate Scenario (2)	What you might get back after costs	GBP 9.620	GBP 9.580
	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 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

EUR I2 Shares

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

- (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

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 8.390
	Average return each year	-19,85%	-3,46%
Moderate Scenario (2)	What you might get back after costs	USD 9.280	USD 9.090
	Average return each year	-7,22%	-1,90%
Favourable Scenario (3)	What you might get back after costs	USD 10.340	USD 11.560
	Average return each year	3,39%	2,95%

- (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

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 8.390
	Average return each year	-19,85%	-3,46%
Moderate Scenario (2)	What you might get back after costs	GBP 9.280	GBP 9.090
	Average return each year	-7,22%	-1,90%
Favourable Scenario (3)	What you might get back after costs	GBP 10.340	GBP 11.560
	Average return each year	3,39%	2,95%

- (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

GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.420	GBP 8.090
	Average return each year	-16,91%	-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.310	GBP 8.930
	Average return each year	-16,91%	-2,25%
Moderate Scenario (2)	What you might get back after costs	GBP 9.620	GBP 9.580
	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 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 minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.280	EUR 5.210
	Average return each year	-47,16%	-12,24%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.300
	Average return each year	-20,25%	-3,66%
Moderate Scenario (2)	What you might get back after costs	EUR 9.240	EUR 8.900
	Average return each year	-7,63%	-2,30%
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 from 2018-07-31 to 2023-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(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 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.470	EUR 5.350
	Average return each year	-45,28%	-11,74%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.960	EUR 8.620
	Average return each year	-20,44%	-2,93%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.170
	Average return each year	-7,04%	-1,73%
Favourable Scenario (3)	What you might get back after costs	EUR 10.030	EUR 10.170
	Average return each year	0,33%	0,34%

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(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	3 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.410	GBP 6.910
	Average return each year	-25,91%	-7,12%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	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
	Average return each year		3,78%		1,08%

- (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 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

USD D Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30
(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

CHF D Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30
(2) This type of scenario occurred for an investment from 2014-06-30 to 2019-06-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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
	Average return each year		-16,88%		-2,26%
Moderate Scenario (2)	What you might get back after costs	GBP	9.610	GBP	9.570
	Average return each year		-3,91%		-0,88%

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2017-06-30 to 2022-06-30
(2) This type of scenario occurred for an investment from 2015-02-28 to 2020-02-29
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

USD DM2 Shares

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	USD	6.760	USD	6.380
	Average return each year		-32,39%		-8,60%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	8.760
	Average return each year		-16,90%		-2,61%
Moderate Scenario (2)	What you might get back after costs	USD	9.580	USD	9.530
	Average return each year		-4,16%		-0,95%
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 from 2018-07-31 to 2023-06-30
(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 2013-07-31 to 2018-07-31

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
	Average return each year		-16,91%		-2,07%
Moderate Scenario (2)	What you might get back after costs	CHF	9.620	CHF	9.580
	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 from 2018-07-31 to 2023-06-30
(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

EUR I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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	8.510
	Average return each year		-19,85%		-3,17%
Moderate Scenario (2)	What you might get back after costs	USD	9.280	USD	9.100
	Average return each year		-7,20%		-1,87%
Favourable Scenario (3)	What you might get back after costs	USD	10.640	USD	11.560
	Average return each year		6,39%		2,95%

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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
	Average return each year		-19,85%		-3,17%
Moderate Scenario (2)	What you might get back after costs	GBP	9.280	GBP	9.100
	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 scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
	Average return each year		-16,91%		-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.040
	Average return each year		-16,91%		-2,00%
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.580
	Average return each year		-3,81%		-0,86%
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 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 minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.280	EUR 5.210
	Average return each year	-47,16%	-12,24%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.330
	Average return each year	-20,25%	-3,59%
Moderate Scenario (2)	What you might get back after costs	EUR 9.240	EUR 8.910
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

EUR M Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.470	EUR 5.350
	Average return each year	-45,28%	-11,74%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.960	EUR 8.620
	Average return each year	-20,44%	-2,93%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.170
	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 from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(3) This type of scenario occurred for an investment from 2013-05-31 to 2018-05-31

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
	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 from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2016-01-31 to 2021-01-31
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

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	8.750
	Average return each year		-19,48%		-2,63%
Moderate Scenario (2)	What you might get back after costs	USD	9.320	USD	9.290
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

CHF D Shares

Example investment: CHF 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	CHF	7.900	CHF	7.680
	Average return each year		-21,03%		-5,13%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.050	CHF	8.680
	Average return each year		-19,47%		-2,79%
Moderate Scenario (2)	What you might get back after costs	CHF	9.290	CHF	9.340
	Average return each year		-7,06%		-1,36%
Favourable Scenario (3)	What you might get back after costs	CHF	10.700	CHF	11.800
	Average return each year		7,04%		3,36%

- (1) This type of scenario occurred for an investment from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2016-09-30 to 2021-09-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

EUR DM2 Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	7.250	EUR	6.790
	Average return each year		-27,53%		-7,44%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.310	EUR	9.100
	Average return each year		-16,88%		-1,87%
Moderate Scenario (2)	What you might get back after costs	EUR	9.660	EUR	9.600
	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 from 2017-06-30 to 2022-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

USD DM2 Shares

Example investment: USD 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	USD	6.760	USD	6.380
	Average return each year		-32,39%		-8,60%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.310	USD	8.830
	Average return each year		-16,90%		-2,45%
Moderate Scenario (2)	What you might get back after costs	USD	9.600	USD	9.580
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

EUR I2 Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	8.160	EUR	7.840
	Average return each year		-19,85%		-4,75%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.020	EUR	8.540
	Average return each year		-19,85%		-3,10%
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.100
	Average return each year		-7,20%		-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR	10.640	EUR	11.560
	Average return each year		6,39%		2,95%

- (1) This type of scenario occurred for an investment from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

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
	Average return each year		-19,85%		-3,10%
Moderate Scenario (2)	What you might get back after costs	USD	9.290	USD	9.100
	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 from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

GBP 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	8.540
	Average return each year		-19,85%		-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP	9.290	GBP	9.100
	Average return each year		-7,11%		-1,87%

Favourable Scenario (3)	What you might get back after costs	GBP	10.640	GBP	11.560
	Average return each year		6,39%		2,95%

- (1) This type of scenario occurred for an investment from 2018-03-31 to 2023-03-31
(2) This type of scenario occurred for an investment from 2015-04-30 to 2020-04-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

GBP DM2 Dist Shares

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP	8.420	GBP	8.090
	Average return each year		-16,91%		-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.310	GBP	9.040
	Average return each year		-16,91%		-2,00%
Moderate Scenario (2)	What you might get back after costs	GBP	9.620	GBP	9.590
	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 from 2017-06-30 to 2022-06-30
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

April 2023

EUR R Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.290	EUR 5.210
	Average return each year	-47,14%	-12,23%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.310
	Average return each year	-20,25%	-3,63%
Moderate Scenario (2)	What you might get back after costs	EUR 9.250	EUR 8.910
	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 from 2018-07-31 to 2023-04-30
(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 2013-04-30 to 2018-04-30

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%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.960	EUR 8.620
	Average return each year	-20,44%	-2,93%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.170
	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 from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

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 7.410	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
	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%	-0,47%
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 from 2013-12-31 to 2018-12-31
(2) This type of scenario occurred for an investment from 2016-06-30 to 2021-06-30
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

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
	Average return each year	-19,48%	-2,69%
Moderate Scenario (2)	What you might get back after costs	USD 9.320	USD 9.290
	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 from 2018-07-31 to 2023-04-30
(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 2013-04-30 to 2018-04-30

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 7.680
	Average return each year	-21,03%	-5,14%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.050	CHF 8.630
	Average return each year	-19,47%	-2,90%
Moderate Scenario (2)	What you might get back after costs	CHF 9.300	CHF 9.340
	Average return each year	-6,96%	-1,35%
Favourable Scenario (3)	What you might get back after costs	CHF 10.740	CHF 11.910
	Average return each year	7,38%	3,55%

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

GBP DM2 Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 8.420	GBP 8.090
	Average return each year	-16,91%	-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.310	GBP 9.000
	Average return each year	-16,91%	-2,08%
Moderate Scenario (2)	What you might get back after costs	GBP 9.620	GBP 9.590
	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 from 2018-07-31 to 2023-04-30
(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 2013-04-30 to 2018-04-30

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%	-7,61%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.310	EUR 8.920
	Average return each year	-16,88%	-2,26%
Moderate Scenario (2)	What you might get back after costs	EUR 9.610	EUR 9.580
	Average return each year	-3,88%	-0,86%
Favourable Scenario (3)	What you might get back after costs	EUR 11.080	EUR 12.280
	Average return each year	10,77%	4,19%

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

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
	Average return each year	-27,55%	-7,44%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.310	USD 9.100
	Average return each year	-16,88%	-1,87%
Moderate Scenario (2)	What you might get back after costs	USD 9.660	USD 9.600
	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%	4,19%

- (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 2016-07-31 to 2021-07-31
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

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 6.760	CHF 6.370
	Average return each year	-32,40%	-8,61%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.310	CHF 8.790
	Average return each year	-16,90%	-2,55%
Moderate Scenario (2)	What you might get back after costs	CHF 9.600	CHF 9.580
	Average return each year	-4,03%	-0,86%
Favourable Scenario (3)	What you might get back after costs	CHF 11.080	CHF 12.290
	Average return each year	10,80%	4,21%

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

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 8.160	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 8.520
	Average return each year	-19,85%	-3,16%
Moderate Scenario (2)	What you might get back after costs	EUR 9.290	EUR 9.100
	Average return each year	-7,08%	-1,86%
Favourable Scenario (3)	What you might get back after costs	EUR 10.700	EUR 11.690
	Average return each year	6,95%	3,17%

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

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.			
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
	Average return each year	-19,85%	-3,16%
Moderate Scenario (2)	What you might get back after costs	USD 9.290	USD 9.100
	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 from 2018-07-31 to 2023-04-30
(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 2013-04-30 to 2018-04-30

GBP I2 Shares

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

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

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
	Average return each year	-16,91%	-4,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.310	GBP 9.030
	Average return each year	-16,91%	-2,03%
Moderate Scenario (2)	What you might get back after costs	GBP 9.620	GBP 9.590
	Average return each year	-3,78%	-0,83%
Favourable Scenario (3)	What you might get back after costs	GBP 11.080	GBP 12.290
	Average return each year	10,81%	4,21%

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

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
	Average return each year	-47,13%	-12,23%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.970	EUR 8.270
	Average return each year	-20,25%	-3,72%
Moderate Scenario (2)	What you might get back after costs	EUR 9.250	EUR 8.930
	Average return each year	-7,50%	-2,24%
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 from 31/07/2018 to 31/03/2023
(2) This type of scenario occurred for an investment from 28/02/2015 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2013 to 30/04/2018

EUR M Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 5.470	EUR 5.340
	Average return each year	-45,34%	-11,79%
Unfavourable Scenario (1)	What you might get back after costs	EUR 7.960	EUR 8.620
	Average return each year	-20,44%	-2,93%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.170
	Average return each year	-6,99%	-1,73%
Favourable Scenario (3)	What you might get back after costs	EUR 10.030	EUR 10.320
	Average return each year	0,33%	0,63%

- (1) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018
(2) This type of scenario occurred for an investment from 31/12/2015 to 31/12/2020
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

GBP M Shares

Example investment: GBP 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.410	GBP 6.910
	Average return each year	-25,91%	-7,12%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.440	GBP 8.540
	Average return each year	-15,57%	-3,10%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.770
	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 from 31/12/2013 to 31/12/2018
(2) This type of scenario occurred for an investment from 31/03/2016 to 31/03/2021
(3) This type of scenario occurred for an investment from 31/12/2017 to 31/12/2022

USD D Shares

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

- (1) This type of scenario occurred for an investment from 31/03/2022 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

CHF D Shares

Example investment: CHF 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	CHF 7.900	CHF 7.680
	Average return each year	-21,04%	-5,14%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.870	CHF 8.900
	Average return each year	-11,26%	-2,30%
Moderate Scenario (2)	What you might get back after costs	CHF 9.220	CHF 9.550
	Average return each year	-7,84%	-0,92%
Favourable Scenario (3)	What you might get back after costs	CHF 9.600	CHF 10.320
	Average return each year	-4,03%	0,63%

- (1) This type of scenario occurred for an investment from 31/08/2018 to 31/03/2023
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

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 7.310
	Average return each year	-23,61%	-6,07%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.100	GBP 8.710
	Average return each year	-18,98%	-2,73%
Moderate Scenario (2)	What you might get back after costs	GBP 9.610	GBP 9.470
	Average return each year	-3,93%	-1,08%
Favourable Scenario (3)	What you might get back after costs	GBP 10.760	GBP 10.650
	Average return each year	7,64%	1,26%

- (1) This type of scenario occurred for an investment 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 31/03/2013 to 31/03/2018

EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/03/2023
(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 31/03/2013 to 31/03/2018

USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/03/2022 to 31/03/2023
(2) This type of scenario occurred for an investment from 30/09/2017 to 30/09/2022
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

CHF DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/03/2023
(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 31/03/2013 to 31/03/2018

EUR I2 Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 7.800	EUR 7.540
	Average return each year	-22,04%	-5,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.870	EUR 9.070
	Average return each year	-11,26%	-1,93%
Moderate Scenario (2)	What you might get back after costs	EUR 9.280	EUR 9.810
	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 from 31/03/2022 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/01/2017 to 31/01/2022
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

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 7.760	USD 7.500
	Average return each year	-22,41%	-5,59%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.870	USD 9.270
	Average return each year	-11,26%	-1,50%
Moderate Scenario (2)	What you might get back after costs	USD 9.280	USD 9.830
	Average return each year	-7,16%	-0,35%
Favourable Scenario (3)	What you might get back after costs	USD 9.600	USD 10.320
	Average return each year	-4,03%	0,63%

- (1) This type of scenario occurred for an investment from 31/03/2022 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

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 7.400	GBP 7.080
	Average return each year	-25,97%	-6,66%
Unfavourable Scenario (1)	What you might get back after costs	GBP 7.850	GBP 8.440
	Average return each year	-21,49%	-3,33%
Moderate Scenario (2)	What you might get back after costs	GBP 9.310	GBP 9.180
	Average return each year	-6,90%	-1,70%
Favourable Scenario (3)	What you might get back after costs	GBP 10.430	GBP 10.320
	Average return each year	4,32%	0,63%

- (1) This type of scenario occurred for an investment 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 31/03/2013 to 31/03/2018

GBP DM2 Dist Shares

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

- (1) This type of scenario occurred for an investment from 31/03/2022 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/01/2017 to 31/01/2022
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

February 2023

EUR R Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	5.290	EUR	5.210
	Average return each year		-47,13%		-12,23%
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.970	EUR	8.340
	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
	Average return each year		-7,50%	-2,19%	1,09%
Favourable Scenario (3)	What you might get back after costs	EUR	10.660	EUR	11.450
	Average return each year		6,55%		2,75%

- (1) This type of scenario occurred for an investment from 30/06/2017 to 30/06/2022
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 30/04/2013 to 30/04/2018

EUR M Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	5.460	EUR	5.330
	Average return each year		-45,37%		-11,84%
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620
	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
	Average return each year		-6,92%	-1,70%	1,09%
Favourable Scenario (3)	What you might get back after costs	EUR	10.030	EUR	10.320
	Average return each year		0,33%		0,63%

- (1) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018
(2) This type of scenario occurred for an investment from 28/02/2018 to 28/02/2023
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

GBP M Shares

Example investment: GBP 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	GBP	7.410	GBP	6.910
	Average return each year		-25,92%		-7,12%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.440	GBP	8.540
	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
	Average return each year		-8,82%	-0,48%	1,09%
Favourable Scenario (3)	What you might get back after costs	GBP	10.380	GBP	10.550
	Average return each year		3,78%		1,08%

- (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 30/04/2016 to 30/04/2021
(3) This type of scenario occurred for an investment from 31/12/2017 to 31/12/2022

USD D Shares

Example investment: USD 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	USD 7.760	USD 7.500
	Average return each year	-22,41%	-5,60%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.870	USD 9.380
	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
	Average return each year	-7,11%	-0,34% 1,09%
Favourable Scenario (3)	What you might get back after costs	USD 9.600	USD 10.320
	Average return each year	-4,03%	0,63%

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

CHF D Shares

Example investment: CHF 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	CHF 7.890	CHF 7.680
	Average return each year	-21,06%	-5,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.870	CHF 8.990
	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
	Average return each year	-7,84%	-0,88% 1,09%
Favourable Scenario (3)	What you might get back after costs	CHF 9.600	CHF 10.320
	Average return each year	-4,03%	0,63%

- (1) This type of scenario occurred for an investment from 31/08/2018 to 28/02/2023
(2) This type of scenario occurred for an investment from 31/12/2015 to 31/12/2020
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

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%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.100	GBP 8.710
	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
	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 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

EUR DM2 Shares

Example investment: EUR 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	EUR 7.150	EUR 6.730
	Average return each year	-28,48%	-7,61%
Unfavourable Scenario (1)	What you might get back after costs	EUR 9.160	EUR 9.450
	Average return each year	-8,42%	-1,12%
Moderate Scenario (2)	What you might get back after costs	EUR 9.550	EUR 9.960
	Average return each year	-4,48%	-0,08% 1.09%
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 from 31/10/2020 to 28/02/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2020
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

USD DM2 Shares

Example investment: USD 10,000		1 year	5 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	USD 7.240	USD 6.790
	Average return each year	-27,59%	-7,44%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.160	USD 9.680
	Average return each year	-8,42%	-0,65%
Moderate Scenario (2)	What you might get back after costs	USD 9.570	USD 10.040
	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
	Average return each year	-32,44%	-8,62%
Unfavourable Scenario (1)	What you might get back after costs	CHF 9.160	CHF 9.360
	Average return each year	-8,43%	-1,31%
Moderate Scenario (2)	What you might get back after costs	CHF 9.530	CHF 9.910
	Average return each year	-4,66%	-0,19%
Favourable Scenario (3)	What you might get back after costs	CHF 9.900	CHF 10.650
	Average return each year	-0,97%	1,26%

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

EUR I2 Shares

Example investment: EUR 10,000		1 year		5 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	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%
Moderate Scenario (2)	What you might get back after costs	EUR	9.280	EUR	9.820
	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 from 31/10/2020 to 28/02/2023
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

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	7.760	USD	7.500
	Average return each year		-22,41%		-5,60%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.870	USD	9.380
	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
	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 from 31/12/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 30/04/2017 to 30/04/2022
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

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	7.400	GBP	7.080
	Average return each year		-25,97%		-6,68%
Unfavourable Scenario (1)	What you might get back after costs	GBP	7.850	GBP	8.440
	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
	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
	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
	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 from 31/10/2020 to 28/02/2023
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

January 2023

EUR R 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	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
	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
	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 from 30/06/2017 to 30/06/2022
(2) This type of scenario occurred for an investment from 31/03/2015 to 31/03/2020
(3) This type of scenario occurred for an investment from 30/04/2013 to 30/04/2018

EUR M Shares

Example investment: EUR 10,000		1 year		3 years	
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.					
Stress Scenario	What you might get back after costs	EUR	5.460	EUR	5.320
	Average return each year		-45,40%		-11,87%
Unfavourable Scenario (1)	What you might get back after costs	EUR	7.960	EUR	8.620
	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
	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%		0,89%

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

GBP M Shares

Example investment: GBP 10,000		1 year	3 years
Minimum There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	GBP 7.320	GBP 6.570
	Average return each year	-26,81%	-8,05%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.230	GBP 8.320
	Average return each year	-17,75%	-3,62%
Moderate Scenario (2)	What you might get back after costs	GBP 9.410	GBP 9.600
	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 from 31/07/2018 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/04/2016 to 30/04/2021
(3) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2018

USD D Shares

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

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

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
	Average return each year	-21,07%	-5,15%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.870	CHF 9.020
	Average return each year	-11,26%	-2,04%
Moderate Scenario (2)	What you might get back after costs	CHF 9.220	CHF 9.600
	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
	Average return each year	-28,50%	-7,61%
Unfavourable Scenario (1)	What you might get back after costs	EUR 9.160	EUR 9.470
	Average return each year	-8,42%	-1,08%
Moderate Scenario (2)	What you might get back after costs	EUR 9.560	EUR 10.050
	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 from 31/10/2020 to 31/01/2023
(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 31/01/2013 to 31/01/2018

USD DM2 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 7.240	USD 6.790
	Average return each year	-27,62%	-7,44%
Unfavourable Scenario (1)	What you might get back after costs	USD 9.160	USD 9.680
	Average return each year	-8,42%	-0,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.570	USD 10.050
	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 from 30/11/2021 to 31/01/2023
(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 31/01/2013 to 31/01/2018

CHF DM2 Shares

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

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

GBP DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/12/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018

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
	Average return each year	-22,04%	-5,49%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.870	EUR 9.180
	Average return each year	-11,26%	-1,70%
Moderate Scenario (2)	What you might get back after costs	EUR 9.280	EUR 9.820
	Average return each year	-7,18%	-0,37%
Favourable Scenario (3)	What you might get back after costs	EUR 9.600	EUR 10.450
	Average return each year	-4,03%	0,89%

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/01/2023
(2) This type of scenario occurred for an investment from 28/02/2015 to 29/02/2020
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018

USD I2 Shares

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

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

GBP I2 Shares

Example investment: GBP 10,000		1 year	3 years
Minimum There is no minimum 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 from 31/12/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018

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 from 31/12/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/01/2015 to 31/01/2020
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018