

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.

September 2024

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.730	EUR 6.350
	Average return each year	-32,72%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.470
	Average return each year	-14,52%	-5,39%
Moderate Scenario (2)	What you might get back after costs	EUR 9.330	EUR 9.880
	Average return each year	-6,71%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

(1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.730	GBP 6.350
	Average return each year	-32,72%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.560
	Average return each year	-13,71%	-5,04%
Moderate Scenario (2)	What you might get back after costs	GBP 9.370	GBP 10.010
	Average return each year	-6,27%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

(1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.730	EUR 6.350
	Average return each year	-32,72%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.090
	Average return each year	-15,56%	-6,82%
Moderate Scenario (2)	What you might get back after costs	EUR 9.190	EUR 9.450
	Average return each year	-8,13%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.730	GBP 6.350
	Average return each year	-32,72%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.100
	Average return each year	-15,80%	-6,80%
Moderate Scenario (2)	What you might get back after costs	GBP 9.220	GBP 9.590
	Average return each year	-7,82%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.740	USD 6.370
	Average return each year	-32,63%	-13,98%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.400
	Average return each year	-14,41%	-5,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.330	USD 9.870
	Average return each year	-6,66%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.940	EUR 6.550
	Average return each year	-30,61%	-13,15%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.390
	Average return each year	-12,76%	-5,68%
Moderate Scenario (2)	What you might get back after costs	EUR 9.490	EUR 9.800
	Average return each year	-5,10%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.940	CHF 6.500
	Average return each year	-30,62%	-13,40%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 8.140
	Average return each year	-13,14%	-6,63%
Moderate Scenario (2)	What you might get back after costs	CHF 9.420	CHF 9.610
	Average return each year	-5,78%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.940	USD 6.420
	Average return each year	-30,55%	-13,75%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.950
	Average return each year	-11,64%	-3,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.640	USD 10.220
	Average return each year	-3,59%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.940	GBP 6.550
	Average return each year	-30,64%	-13,16%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.400
	Average return each year	-13,02%	-5,66%
Moderate Scenario (2)	What you might get back after costs	GBP 9.520	GBP 9.960
	Average return each year	-4,78%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR D 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 6.730	EUR 6.350
	Average return each year	-32,75%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.980
	Average return each year	-15,95%	-7,23%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.320
	Average return each year	-8,55%	-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.720	CHF 6.350
	Average return each year	-32,75%	-14,07%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.300	CHF 7.730
	Average return each year	-16,97%	-8,21%
Moderate Scenario (2)	What you might get back after costs	CHF 9.070	CHF 9.160
	Average return each year	-9,27%	-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF 12.760	CHF 11.730
	Average return each year	27,60%	5,47%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.730	USD 6.340
	Average return each year	-32,67%	-14,08%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.520	USD 8.340
	Average return each year	-14,80%	-5,88%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.780
	Average return each year	-6,95%	-0,74%
Favourable Scenario (3)	What you might get back after costs	USD 12.600	USD 12.150
	Average return each year	25,99%	6,71%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 28/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - GBP D 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 6.730	GBP 6.350
	Average return each year	-32,72%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.380	GBP 7.990
	Average return each year	-16,18%	-7,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.150	GBP 9.320
	Average return each year	-8,52%	-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.260
	Average return each year	31,85%	7,03%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR Super-I 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 6.730	EUR 6.350
	Average return each year	-32,70%	-14,04%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.410
	Average return each year	-14,39%	-5,62%
Moderate Scenario (2)	What you might get back after costs	EUR 9.310	EUR 9.830
	Average return each year	-6,93%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

August 2024

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	EUR 5.530
	Average return each year	-34,37%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.470
	Average return each year	-14,52%	-5,39%
Moderate Scenario (2)	What you might get back after costs	EUR 9.330	EUR 9.880
	Average return each year	-6,71%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	GBP 5.540
	Average return each year	-34,37%	-17,85%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.560
	Average return each year	-13,71%	-5,04%
Moderate Scenario (2)	What you might get back after costs	GBP 9.370	GBP 10.010
	Average return each year	-6,27%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.550	EUR 5.640
	Average return each year	-34,46%	-17,37%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.090
	Average return each year	-15,56%	-6,82%
Moderate Scenario (2)	What you might get back after costs	EUR 9.190	EUR 9.450
	Average return each year	-8,13%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	GBP 5.530
	Average return each year	-34,37%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.100
	Average return each year	-15,80%	-6,80%
Moderate Scenario (2)	What you might get back after costs	GBP 9.220	GBP 9.590
	Average return each year	-7,82%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
 (3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	USD 5.710
	Average return each year	-34,33%	-17,04%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.400
	Average return each year	-14,41%	-5,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.330	USD 9.870
	Average return each year	-6,66%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
 (3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.760	EUR 5.840
	Average return each year	-32,40%	-16,42%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.390
	Average return each year	-12,76%	-5,68%
Moderate Scenario (2)	What you might get back after costs	EUR 9.490	EUR 9.800
	Average return each year	-5,10%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
 (3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.760	CHF 5.810
	Average return each year	-32,37%	-16,57%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 8.140
	Average return each year	-13,14%	-6,63%
Moderate Scenario (2)	What you might get back after costs	CHF 9.420	CHF 9.610
	Average return each year	-5,78%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.770	USD 5.880
	Average return each year	-32,32%	-16,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.950
	Average return each year	-11,64%	-3,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.640	USD 10.220
	Average return each year	-3,59%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.770	GBP 5.700
	Average return each year	-32,34%	-17,08%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.400
	Average return each year	-13,02%	-5,66%
Moderate Scenario (2)	What you might get back after costs	GBP 9.520	GBP 9.960
	Average return each year	-4,78%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR D 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 6.550	EUR 5.600
	Average return each year	-34,47%	-17,57%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.980
	Average return each year	-15,95%	-7,23%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.320
	Average return each year	-8,55%	-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	CHF 5.580
	Average return each year	-34,44%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.300	CHF 7.730
	Average return each year	-16,97%	-8,21%
Moderate Scenario (2)	What you might get back after costs	CHF 9.070	CHF 9.160
	Average return each year	-9,27%	-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF 12.760	CHF 11.730
	Average return each year	27,60%	5,47%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	USD 5.650
	Average return each year	-34,39%	-17,32%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.520	USD 8.340
	Average return each year	-14,80%	-5,88%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.780
	Average return each year	-6,95%	-0,74%
Favourable Scenario (3)	What you might get back after costs	USD 12.600	USD 12.150
	Average return each year	25,99%	6,71%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - GBP D 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 6.560	GBP 5.530
	Average return each year	-34,37%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.380	GBP 7.990
	Average return each year	-16,18%	-7,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.150	GBP 9.320
	Average return each year	-8,52%	-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.260
	Average return each year	31,85%	7,03%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
 (3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,33%	-16,69%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.410
	Average return each year	-14,39%	-5,62%
Moderate Scenario (2)	What you might get back after costs	EUR 9.310	EUR 9.830
	Average return each year	-6,93%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
 (3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

July 2024

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	EUR 5.530
	Average return each year	-34,35%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.470
	Average return each year	-14,52%	-5,39%
Moderate Scenario (2)	What you might get back after costs	EUR 9.330	EUR 9.880
	Average return each year	-6,71%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
 (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	GBP 5.550
	Average return each year	-34,35%	-17,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.560
	Average return each year	-13,71%	-5,04%
Moderate Scenario (2)	What you might get back after costs	GBP 9.390	GBP 10.010
	Average return each year	-6,12%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

(1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	EUR 5.640
	Average return each year	-34,44%	-17,37%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.090
	Average return each year	-15,56%	-6,82%
Moderate Scenario (2)	What you might get back after costs	EUR 9.190	EUR 9.450
	Average return each year	-8,13%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

(1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	GBP 5.530
	Average return each year	-34,35%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.100
	Average return each year	-15,80%	-6,80%
Moderate Scenario (2)	What you might get back after costs	GBP 9.230	GBP 9.590
	Average return each year	-7,72%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

(1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.570	USD	5.710
	Average return each year		-34,32%		-17,04%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.560	USD	8.400
	Average return each year		-14,41%		-5,64%
Moderate Scenario (2)	What you might get back after costs	USD	9.340	USD	9.870
	Average return each year		-6,63%		-0,45%
Favourable Scenario (3)	What you might get back after costs	USD	12.630	USD	12.230
	Average return each year		26,32%		6,93%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.760	EUR	5.840
	Average return each year		-32,39%		-16,42%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.720	EUR	8.390
	Average return each year		-12,76%		-5,68%
Moderate Scenario (2)	What you might get back after costs	EUR	9.490	EUR	9.800
	Average return each year		-5,10%		-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR	13.090	EUR	12.320
	Average return each year		30,85%		7,20%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.760	CHF	5.810
	Average return each year		-32,36%		-16,58%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.690	CHF	8.140
	Average return each year		-13,14%		-6,63%
Moderate Scenario (2)	What you might get back after costs	CHF	9.440	CHF	9.610
	Average return each year		-5,59%		-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF	13.130	CHF	12.240
	Average return each year		31,33%		6,96%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.770	USD 5.880
	Average return each year	-32,30%	-16,21%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.950
	Average return each year	-11,64%	-3,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.640	USD 10.220
	Average return each year	-3,59%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.770	GBP 5.700
	Average return each year	-32,32%	-17,07%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.400
	Average return each year	-13,02%	-5,66%
Moderate Scenario (2)	What you might get back after costs	GBP 9.540	GBP 9.960
	Average return each year	-4,57%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR D 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 6.550	EUR 5.600
	Average return each year	-34,45%	-17,57%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.980
	Average return each year	-15,95%	-7,23%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.320
	Average return each year	-8,55%	-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.560	CHF	5.570
	Average return each year		-34,43%		-17,70%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.300	CHF	7.730
	Average return each year		-16,97%		-8,21%
Moderate Scenario (2)	What you might get back after costs	CHF	9.090	CHF	9.160
	Average return each year		-9,06%		-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF	12.760	CHF	11.730
	Average return each year		27,60%		5,47%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.560	USD	5.650
	Average return each year		-34,37%		-17,32%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.520	USD	8.340
	Average return each year		-14,80%		-5,88%
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.780
	Average return each year		-6,95%		-0,74%
Favourable Scenario (3)	What you might get back after costs	USD	12.600	USD	12.150
	Average return each year		25,99%		6,71%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - GBP D 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	6.570	GBP	5.530
	Average return each year		-34,35%		-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.380	GBP	7.990
	Average return each year		-16,18%		-7,22%
Moderate Scenario (2)	What you might get back after costs	GBP	9.150	GBP	9.320
	Average return each year		-8,52%		-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP	13.190	GBP	12.260
	Average return each year		31,85%		7,03%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,31%	-16,69%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.410
	Average return each year	-14,39%	-5,62%
Moderate Scenario (2)	What you might get back after costs	EUR 9.310	EUR 9.830
	Average return each year	-6,93%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

June 2024

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	EUR 5.530
	Average return each year	-34,35%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.380
	Average return each year	-14,52%	-5,71%
Moderate Scenario (2)	What you might get back after costs	EUR 9.350	EUR 9.880
	Average return each year	-6,55%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	GBP 5.550
	Average return each year	-34,35%	-17,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.460

Unfavourable Scenario (1)	Average return each year	-13,71%	-5,41%
Moderate Scenario (2)	What you might get back after costs	GBP 9.390	GBP 10.010
	Average return each year	-6,09%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.560	EUR 5.640
	Average return each year	-34,45%	-17,36%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.070
	Average return each year	-15,56%	-6,91%
Moderate Scenario (2)	What you might get back after costs	EUR 9.210	EUR 9.450
	Average return each year	-7,94%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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 6.570	GBP 5.530
	Average return each year	-34,35%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.050
	Average return each year	-15,80%	-6,99%
Moderate Scenario (2)	What you might get back after costs	GBP 9.240	GBP 9.590
	Average return each year	-7,59%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.570	USD	5.710
	Average return each year	-34,33%		-17,03%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.560	USD	8.390
	Average return each year	-14,41%		-5,69%	
Moderate Scenario (2)	What you might get back after costs	USD	9.340	USD	9.870
	Average return each year	-6,63%		-0,45%	
Favourable Scenario (3)	What you might get back after costs	USD	12.630	USD	12.230
	Average return each year	26,32%		6,93%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020

(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.760	EUR	5.840
	Average return each year	-32,39%		-16,41%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.720	EUR	8.360
	Average return each year	-12,76%		-5,78%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.510	EUR	9.800
	Average return each year	-4,91%		-0,67%	
Favourable Scenario (3)	What you might get back after costs	EUR	13.090	EUR	12.320
	Average return each year	30,85%		7,20%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.760	CHF	5.810
	Average return each year	-32,36%		-16,57%	
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.690	CHF	8.080
	Average return each year	-13,14%		-6,87%	
Moderate Scenario (2)	What you might get back after costs	CHF	9.440	CHF	9.610
	Average return each year	-5,58%		-1,31%	
Favourable Scenario (3)	What you might get back after costs	CHF	13.130	CHF	12.240
	Average return each year	31,33%		6,96%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.770	USD	5.890
	Average return each year	-32,31%		-16,20%	
Unfavourable Scenario (1)	What you might get back after costs	USD	8.840	USD	8.930
	Average return each year	-11,64%		-3,71%	
Moderate Scenario (2)	What you might get back after costs	USD	9.640	USD	10.220
	Average return each year	-3,59%		0,73%	
Favourable Scenario (3)	What you might get back after costs	USD	13.030	USD	12.670
	Average return each year	30,34%		8,21%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020

(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.770	GBP	5.700
	Average return each year	-32,32%		-17,07%	
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.700	GBP	8.340
	Average return each year	-13,02%		-5,87%	
Moderate Scenario (2)	What you might get back after costs	GBP	9.550	GBP	9.960
	Average return each year	-4,53%		-0,13%	
Favourable Scenario (3)	What you might get back after costs	GBP	13.680	GBP	12.920
	Average return each year	36,83%		8,91%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR D 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	6.550	EUR	5.600
	Average return each year	-34,46%		-17,56%	
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.400	EUR	7.970
	Average return each year	-15,95%		-7,30%	
Moderate Scenario (2)	What you might get back after costs	EUR	9.160	EUR	9.320
	Average return each year	-8,36%		-2,31%	
Favourable Scenario (3)	What you might get back after costs	EUR	12.720	EUR	11.820
	Average return each year	27,15%		5,73%	

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.560	CHF	5.580
	Average return each year		-34,43%		-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.300	CHF	7.680
	Average return each year		-16,97%		-8,43%
Moderate Scenario (2)	What you might get back after costs	CHF	9.100	CHF	9.160
	Average return each year		-8,99%		-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF	12.760	CHF	11.730
	Average return each year		27,60%		5,47%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

Hedge Invest International Funds Plc - HI Numen Credit Fund - 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	6.560	USD	5.650
	Average return each year		-34,38%		-17,31%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.520	USD	8.330
	Average return each year		-14,80%		-5,92%
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.780
	Average return each year		-6,95%		-0,74%
Favourable Scenario (3)	What you might get back after costs	USD	12.600	USD	12.150
	Average return each year		25,99%		6,71%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

Hedge Invest International Funds Plc - HI Numen Credit Fund - GBP D 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	6.570	GBP	5.530
	Average return each year		-34,35%		-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.380	GBP	7.950
	Average return each year		-16,18%		-7,38%
Moderate Scenario (2)	What you might get back after costs	GBP	9.160	GBP	9.320
	Average return each year		-8,36%		-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP	13.190	GBP	12.260
	Average return each year		31,85%		7,03%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

Hedge Invest International Funds Plc - HI Numen Credit Fund - EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,31%	-16,68%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.370
	Average return each year	-14,39%	-5,77%
Moderate Scenario (2)	What you might get back after costs	EUR 9.330	EUR 9.830
	Average return each year	-6,73%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

May 2024 HI Numen Credit Fund - 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 6.560	CHF 5.580
	Average return each year	-34,43%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.300	CHF 7.710
	Average return each year	-16,97%	-8,32%
Moderate Scenario (2)	What you might get back after costs	CHF 9.100	CHF 9.160
	Average return each year	-8,98%	-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF 12.760	CHF 11.730
	Average return each year	27,60%	5,47%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.760	CHF 5.810
	Average return each year	-32,36%	-16,57%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 8.100
	Average return each year	-13,14%	-6,77%
Moderate Scenario (2)	What you might get back after costs	CHF 9.450	CHF 9.610
	Average return each year	-5,55%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - EUR D 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 6.550	EUR 5.600
	Average return each year	-34,45%	-17,56%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.980
	Average return each year	-15,95%	-7,25%
Moderate Scenario (2)	What you might get back after costs	EUR 9.170	EUR 9.320
	Average return each year	-8,30%	-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.760	EUR 5.840
	Average return each year	-32,39%	-16,41%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.370
	Average return each year	-12,76%	-5,75%
Moderate Scenario (2)	What you might get back after costs	EUR 9.510	EUR 9.800
	Average return each year	-4,89%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.560	EUR 5.640
	Average return each year	-34,44%	-17,36%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.080
	Average return each year	-15,56%	-6,87%
Moderate Scenario (2)	What you might get back after costs	EUR 9.210	EUR 9.450
	Average return each year	-7,87%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.570	EUR 5.530
	Average return each year	-34,34%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.380
	Average return each year	-14,52%	-5,71%
Moderate Scenario (2)	What you might get back after costs	EUR 9.350	EUR 9.880
	Average return each year	-6,49%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,30%	-16,68%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.370
	Average return each year	-14,39%	-5,76%
Moderate Scenario (2)	What you might get back after costs	EUR 9.330	EUR 9.830
	Average return each year	-6,65%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - GBP D 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 6.570	GBP 5.530
	Average return each year	-34,34%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.380	GBP 7.960
	Average return each year	-16,18%	-7,34%
Moderate Scenario (2)	What you might get back after costs	GBP 9.170	GBP 9.320
	Average return each year	-8,29%	-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.260
	Average return each year	31,85%	7,03%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.770	GBP 5.700
	Average return each year	-32,31%	-17,07%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.350
	Average return each year	-13,02%	-5,84%
Moderate Scenario (2)	What you might get back after costs	GBP 9.560	GBP 9.960
	Average return each year	-4,42%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.570	GBP 5.530
	Average return each year	-34,34%	-17,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.050
	Average return each year	-15,80%	-6,96%
Moderate Scenario (2)	What you might get back after costs	GBP 9.250	GBP 9.590
	Average return each year	-7,47%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

(1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.570	GBP 5.550
	Average return each year	-34,34%	-17,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.460
	Average return each year	-13,71%	-5,42%
Moderate Scenario (2)	What you might get back after costs	GBP 9.390	GBP 10.010
	Average return each year	-6,06%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.560	USD 5.650
	Average return each year	-34,37%	-17,31%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.520	USD 8.330
	Average return each year	-14,80%	-5,89%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.780
	Average return each year	-6,94%	-0,74%
Favourable Scenario (3)	What you might get back after costs	USD 12.600	USD 12.150
	Average return each year	25,99%	6,71%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

HI Numen Credit Fund - 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 6.770	USD 5.890
	Average return each year	-32,30%	-16,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.930
	Average return each year	-11,64%	-3,70%
Moderate Scenario (2)	What you might get back after costs	USD 9.650	USD 10.220
	Average return each year	-3,51%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

HI Numen Credit Fund - 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 6.570	USD 5.710
	Average return each year	-34,32%	-17,03%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.390
	Average return each year	-14,41%	-5,68%
Moderate Scenario (2)	What you might get back after costs	USD 9.340	USD 9.870
	Average return each year	-6,59%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/09/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

April 2024
HI Numen Credit Fund - 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	6.560	CHF	5.580
	Average return each year		-34,43%		-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.300	CHF	7.730
	Average return each year		-16,97%		-8,21%
Moderate Scenario (2)	What you might get back after costs	CHF	9.110	CHF	9.160
	Average return each year		-8,90%		-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF	12.760	CHF	11.730
	Average return each year		27,60%		5,47%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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	6.760	CHF	5.810
	Average return each year		-32,36%		-16,57%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.690	CHF	8.140
	Average return each year		-13,14%		-6,63%
Moderate Scenario (2)	What you might get back after costs	CHF	9.460	CHF	9.610
	Average return each year		-5,42%		-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF	13.130	CHF	12.240
	Average return each year		31,33%		6,96%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - EUR D 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	6.550	EUR	5.600
	Average return each year		-34,46%		-17,57%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.400	EUR	7.980
	Average return each year		-15,95%		-7,23%
Moderate Scenario (2)	What you might get back after costs	EUR	9.170	EUR	9.320
	Average return each year		-8,27%		-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR	12.720	EUR	11.820
	Average return each year		27,15%		5,73%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

- (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.760	EUR 5.840
	Average return each year	-32,39%	-16,42%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.390
	Average return each year	-12,76%	-5,68%
Moderate Scenario (2)	What you might get back after costs	EUR 9.520	EUR 9.800
	Average return each year	-4,82%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.560	EUR 5.640
	Average return each year	-34,45%	-17,37%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 8.090
	Average return each year	-15,56%	-6,82%
Moderate Scenario (2)	What you might get back after costs	EUR 9.210	EUR 9.450
	Average return each year	-7,86%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.570	EUR 5.530
	Average return each year	-34,35%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.400
	Average return each year	-14,52%	-5,65%
Moderate Scenario (2)	What you might get back after costs	EUR 9.350	EUR 9.880
	Average return each year	-6,46%	-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024

- (2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,31%	-16,69%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.390
	Average return each year	-14,39%	-5,70%
Moderate Scenario (2)	What you might get back after costs	EUR 9.340	EUR 9.830
	Average return each year	-6,62%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - GBP D 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 6.570	GBP 5.530
	Average return each year	-34,35%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.380	GBP 7.990
	Average return each year	-16,18%	-7,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.170	GBP 9.320
	Average return each year	-8,28%	-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.260
	Average return each year	31,85%	7,03%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

HI Numen Credit Fund - 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 6.770	GBP 5.700
	Average return each year	-32,32%	-17,07%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.370
	Average return each year	-13,02%	-5,74%
Moderate Scenario (2)	What you might get back after costs	GBP 9.560	GBP 9.960
	Average return each year	-4,37%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.570	GBP 5.530
	Average return each year	-34,35%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.080
	Average return each year	-15,80%	-6,86%
Moderate Scenario (2)	What you might get back after costs	GBP 9.250	GBP 9.590
	Average return each year	-7,47%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.570	GBP 5.550
	Average return each year	-34,35%	-17,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.480
	Average return each year	-13,71%	-5,35%
Moderate Scenario (2)	What you might get back after costs	GBP 9.400	GBP 10.010
	Average return each year	-5,99%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

HI Numen Credit Fund - 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 6.560	USD 5.650
	Average return each year	-34,38%	-17,32%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.520	USD 8.340
	Average return each year	-14,80%	-5,88%
Moderate Scenario (2)	What you might get back after costs	USD 9.310	USD 9.780
	Average return each year	-6,92%	-0,74%
Favourable Scenario (3)	What you might get back after costs	USD 12.600	USD 12.150
	Average return each year	25,99%	6,71%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024

- (2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

HI Numen Credit Fund - 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 6.770	USD 5.880
	Average return each year	-32,31%	-16,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.950
	Average return each year	-11,64%	-3,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.650	USD 10.220
	Average return each year	-3,46%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 30/04/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

HI Numen Credit Fund - 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 6.570	USD 5.710
	Average return each year	-34,33%	-17,04%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.400
	Average return each year	-14,41%	-5,64%
Moderate Scenario (2)	What you might get back after costs	USD 9.350	USD 9.870
	Average return each year	-6,52%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 31/03/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

March 2024 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 6.570	EUR 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.250
	Average return each year	-14,52%	-6,21%
Moderate Scenario (2)	What you might get back after costs	EUR 9.360	EUR 9.880
	Average return each year	-6,43%	-0,39%

Favourable Scenario (3)	What you might get back after costs	EUR	13.450	EUR	13.000
	Average return each year		34,45%		9,14%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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	6.570	GBP	5.550
	Average return each year		-34,35%		-17,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.630	GBP	8.330
	Average return each year		-13,71%		-5,92%
Moderate Scenario (2)	What you might get back after costs	GBP	9.400	GBP	10.010
	Average return each year		-5,96%		0,03%
Favourable Scenario (3)	What you might get back after costs	GBP	13.480	GBP	13.190
	Average return each year		34,85%		9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.560	EUR	5.640
	Average return each year		-34,45%		-17,36%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.440	EUR	7.970
	Average return each year		-15,56%		-7,28%
Moderate Scenario (2)	What you might get back after costs	EUR	9.220	EUR	9.450
	Average return each year		-7,76%		-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR	12.690	EUR	11.900
	Average return each year		26,95%		5,98%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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	6.570	GBP	5.530
	Average return each year		-34,35%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.420	GBP	7.950
	Average return each year		-15,80%		-7,37%
Moderate Scenario (2)	What you might get back after costs	GBP	9.260	GBP	9.590
	Average return each year		-7,43%		-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP	13.250	GBP	12.440
	Average return each year		32,45%		7,56%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.570	USD	5.710
	Average return each year		-34,33%		-17,03%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.560	USD	8.260
	Average return each year		-14,41%		-6,17%
Moderate Scenario (2)	What you might get back after costs	USD	9.350	USD	9.870
	Average return each year		-6,46%		-0,45%
Favourable Scenario (3)	What you might get back after costs	USD	12.630	USD	12.230
	Average return each year		26,32%		6,93%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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	6.760	EUR	5.840
	Average return each year		-32,39%		-16,41%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.720	EUR	8.260
	Average return each year		-12,76%		-6,18%
Moderate Scenario (2)	What you might get back after costs	EUR	9.530	EUR	9.800
	Average return each year		-4,72%		-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR	13.090	EUR	12.320
	Average return each year		30,85%		7,20%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

CHF DM2 Shares

Example investment: CHF 10,000		1 year		3 years	
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Minimum 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 5.810
	Average return each year		-32,36%	-16,56%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.690	CHF 8.030
	Average return each year		-13,14%	-7,06%
Moderate Scenario (2)	What you might get back after costs	CHF	9.490	CHF 9.610
	Average return each year		-5,11%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF	13.130	CHF 12.240
	Average return each year		31,33%	6,96%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.770	USD	5.890
	Average return each year		-32,31%		-16,19%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.840	USD	8.790
	Average return each year		-11,64%		-4,21%
Moderate Scenario (2)	What you might get back after costs	USD	9.650	USD	10.220
	Average return each year		-3,46%		0,73%
Favourable Scenario (3)	What you might get back after costs	USD	13.030	USD	12.670
	Average return each year		30,34%		8,21%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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	6.770	GBP	5.700
	Average return each year		-32,32%		-17,06%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.700	GBP	8.230
	Average return each year		-13,02%		-6,27%
Moderate Scenario (2)	What you might get back after costs	GBP	9.570	GBP	9.960
	Average return each year		-4,29%		-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP	13.680	GBP	12.920
	Average return each year		36,83%		8,91%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR D 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	6.550	EUR	5.600
	Average return each year		-34,46%		-17,56%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.400	EUR	7.880
	Average return each year		-15,95%		-7,64%
Moderate Scenario (2)	What you might get back after costs	EUR	9.180	EUR	9.320
	Average return each year		-8,16%		-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR	12.720	EUR	11.820
	Average return each year		27,15%		5,73%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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	6.560	CHF	5.580
	Average return each year		-34,43%		-17,68%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.300	CHF	7.650
	Average return each year		-16,97%		-8,55%
Moderate Scenario (2)	What you might get back after costs	CHF	9.110	CHF	9.160
	Average return each year		-8,87%		-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF	12.760	CHF	11.730
	Average return each year		27,60%		5,47%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.560	USD	5.650
	Average return each year		-34,38%		-17,31%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.520	USD	8.210
	Average return each year		-14,80%		-6,36%
Moderate Scenario (2)	What you might get back after costs	USD	9.310	USD	9.780
	Average return each year		-6,90%		-0,74%
Favourable Scenario (3)	What you might get back after costs	USD	12.600	USD	12.150
	Average return each year		25,99%		6,71%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020

(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

GBP D 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	6.570	GBP	5.530
	Average return each year		-34,34%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.380	GBP	7.860
	Average return each year		-16,18%		-7,72%
Moderate Scenario (2)	What you might get back after costs	GBP	9.180	GBP	9.320
	Average return each year		-8,24%		-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP	13.190	GBP	12.260
	Average return each year		31,85%		7,03%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

EUR Super-I 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	6.570	EUR	5.790
	Average return each year		-34,30%		-16,67%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.560	EUR	8.240
	Average return each year		-14,39%		-6,25%
Moderate Scenario (2)	What you might get back after costs	EUR	9.340	EUR	9.830
	Average return each year		-6,59%		-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR	13.410	EUR	12.900
	Average return each year		34,07%		8,85%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2024

(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

February 2024

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	6.570	EUR	5.530
	Average return each year		-34,34%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.550	EUR	8.150
	Average return each year		-14,52%		-6,60%
Moderate Scenario (2)	What you might get back after costs	EUR	9.390	EUR	9.880
	Average return each year		-6,08%		-0,39%
Favourable Scenario (3)	What you might get back after costs	EUR	13.450	EUR	13.000
	Average return each year		34,45%		9,14%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

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 6.570	GBP 5.550
	Average return each year	-34,35%	-17,83%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.220
	Average return each year	-13,71%	-6,31%
Moderate Scenario (2)	What you might get back after costs	GBP 9.430	GBP 10.010
	Average return each year	-5,72%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/05/2017 to 01/05/2020

(3) This type of scenario occurred for an investment from 01/04/2019 to 01/04/2022

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 6.560	EUR 5.640
	Average return each year	-34,45%	-17,37%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 7.880
	Average return each year	-15,56%	-7,63%
Moderate Scenario (2)	What you might get back after costs	EUR 9.250	EUR 9.450
	Average return each year	-7,48%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

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 6.570	GBP 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 7.860
	Average return each year	-15,80%	-7,72%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.590
	Average return each year	-7,39%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/04/2019 to 01/04/2022

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 6.570	USD 5.710
	Average return each year	-34,33%	-17,04%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.160
	Average return each year	-14,41%	-6,56%
Moderate Scenario (2)	What you might get back after costs	USD 9.380	USD 9.870
	Average return each year	-6,16%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2017 to 01/02/2020

(3) This type of scenario occurred for an investment from 01/04/2018 to 01/04/2021

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 6.760	EUR 5.840
	Average return each year	-32,39%	-16,42%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.160
	Average return each year	-12,76%	-6,54%
Moderate Scenario (2)	What you might get back after costs	EUR 9.560	EUR 9.800
	Average return each year	-4,42%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

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 6.760	CHF 5.810
	Average return each year	-32,36%	-16,57%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 7.960
	Average return each year	-13,14%	-7,34%
Moderate Scenario (2)	What you might get back after costs	CHF 9.500	CHF 9.610
	Average return each year	-4,98%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/04/2019 to 01/04/2022

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 6.770	USD 5.880
	Average return each year	-32,31%	-16,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.680
	Average return each year	-11,64%	-4,61%
Moderate Scenario (2)	What you might get back after costs	USD 9.660	USD 10.220
	Average return each year	-3,42%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2017 to 01/02/2020

(3) This type of scenario occurred for an investment from 01/04/2018 to 01/04/2021

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 6.770	GBP 5.700
	Average return each year	-32,31%	-17,06%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.140
	Average return each year	-13,02%	-6,63%
Moderate Scenario (2)	What you might get back after costs	GBP 9.570	GBP 9.960
	Average return each year	-4,29%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/04/2019 to 01/04/2022

EUR D 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 6.550	EUR 5.600
	Average return each year	-34,46%	-17,57%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.790
	Average return each year	-15,95%	-7,97%
Moderate Scenario (2)	What you might get back after costs	EUR 9.210	EUR 9.320
	Average return each year	-7,89%	-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

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 6.560	CHF 5.580
	Average return each year	-34,43%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.300	CHF 7.580
	Average return each year	-16,97%	-8,82%
Moderate Scenario (2)	What you might get back after costs	CHF 9.120	CHF 9.160
	Average return each year	-8,82%	-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF 12.760	CHF 11.730
	Average return each year	27,60%	5,47%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/04/2019 to 01/04/2022

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 6.560	USD 5.650
	Average return each year	-34,38%	-17,32%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.520	USD 8.110
	Average return each year	-14,80%	-6,74%
Moderate Scenario (2)	What you might get back after costs	USD 9.320	USD 9.780
	Average return each year	-6,80%	-0,74%
Favourable Scenario (3)	What you might get back after costs	USD 12.600	USD 12.150
	Average return each year	25,99%	6,71%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2017 to 01/02/2020

(3) This type of scenario occurred for an investment from 01/04/2018 to 01/04/2021

GBP D 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 6.570	GBP 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.380	GBP 7.770
	Average return each year	-16,18%	-8,06%
Moderate Scenario (2)	What you might get back after costs	GBP 9.210	GBP 9.320
	Average return each year	-7,90%	-2,32%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.260
	Average return each year	31,85%	7,03%

(1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024

(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018

(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

EUR Super-I 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 6.570	EUR 5.780
	Average return each year	-34,30%	-16,68%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.560	EUR 8.140
	Average return each year	-14,39%	-6,64%
Moderate Scenario (2)	What you might get back after costs	EUR 9.370	EUR 9.830
	Average return each year	-6,27%	-0,58%
Favourable Scenario (3)	What you might get back after costs	EUR 13.410	EUR 12.900
	Average return each year	34,07%	8,85%

- (1) This type of scenario occurred for an investment from 01/09/2021 to 01/02/2024
(2) This type of scenario occurred for an investment from 01/02/2015 to 01/02/2018
(3) This type of scenario occurred for an investment from 01/03/2020 to 01/03/2023

January 2024 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 6.570	EUR 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.060
	Average return each year	-14,52%	-6,92%
Moderate Scenario (2)	What you might get back after costs	EUR 9.400	EUR 9.900
	Average return each year	-6,03%	-0,35%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.570	GBP 5.550
	Average return each year	-34,35%	-17,83%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.140
	Average return each year	-13,71%	-6,63%
Moderate Scenario (2)	What you might get back after costs	GBP 9.430	GBP 10.010
	Average return each year	-5,69%	0,03%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 31/05/2017 to 31/05/2020
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.560	EUR 5.640
	Average return each year	-34,45%	-17,37%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 7.810
	Average return each year	-15,56%	-7,92%
Moderate Scenario (2)	What you might get back after costs	EUR 9.260	EUR 9.450
	Average return each year	-7,43%	-1,87%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.570	GBP 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 7.790
	Average return each year	-15,80%	-8,01%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.590
	Average return each year	-7,39%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.570	USD 5.710
	Average return each year	-34,33%	-17,04%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.070
	Average return each year	-14,41%	-6,89%
Moderate Scenario (2)	What you might get back after costs	USD 9.390	USD 9.870
	Average return each year	-6,05%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 6.760	EUR 5.840
	Average return each year	-32,39%	-16,42%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.090
	Average return each year	-12,76%	-6,83%
Moderate Scenario (2)	What you might get back after costs	EUR 9.560	EUR 9.800
	Average return each year	-4,37%	-0,67%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.760	CHF 5.810
	Average return each year	-32,36%	-16,57%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 7.910
	Average return each year	-13,14%	-7,52%
Moderate Scenario (2)	What you might get back after costs	CHF 9.510	CHF 9.610
	Average return each year	-4,88%	-1,31%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.770	USD 5.880
	Average return each year	-32,31%	-16,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.590
	Average return each year	-11,64%	-4,95%
Moderate Scenario (2)	What you might get back after costs	USD 9.680	USD 10.220
	Average return each year	-3,17%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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	6.770	GBP	5.710
	Average return each year		-32,31%		-17,06%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.700	GBP	8.060
	Average return each year		-13,02%		-6,92%
Moderate Scenario (2)	What you might get back after costs	GBP	9.590	GBP	9.960
	Average return each year		-4,13%		-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP	13.680	GBP	12.920
	Average return each year		36,83%		8,91%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR D 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	6.550	EUR	5.600
	Average return each year		-34,46%		-17,56%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.400	EUR	7.720
	Average return each year		-15,95%		-8,25%
Moderate Scenario (2)	What you might get back after costs	EUR	9.220	EUR	9.320
	Average return each year		-7,85%		-2,31%
Favourable Scenario (3)	What you might get back after costs	EUR	12.720	EUR	11.820
	Average return each year		27,15%		5,73%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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	6.560	CHF	5.580
	Average return each year		-34,43%		-17,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.300	CHF	7.530
	Average return each year		-16,97%		-9,02%
Moderate Scenario (2)	What you might get back after costs	CHF	9.140	CHF	9.160
	Average return each year		-8,62%		-2,87%
Favourable Scenario (3)	What you might get back after costs	CHF	12.760	CHF	11.730
	Average return each year		27,60%		5,47%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.560	USD	5.650
	Average return each year		-34,39%		-17,32%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.520	USD	8.030
	Average return each year		-14,80%		-7,05%
Moderate Scenario (2)	What you might get back after costs	USD	9.360	USD	9.780
	Average return each year		-6,43%		-0,74%
Favourable Scenario (3)	What you might get back after costs	USD	12.600	USD	12.150
	Average return each year		25,99%		6,71%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

GBP D 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	6.570	GBP	5.530
	Average return each year		-34,34%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.380	GBP	7.700
	Average return each year		-16,18%		-8,33%
Moderate Scenario (2)	What you might get back after costs	GBP	9.220	GBP	9.330
	Average return each year		-7,85%		-2,28%
Favourable Scenario (3)	What you might get back after costs	GBP	13.190	GBP	12.260
	Average return each year		31,85%		7,03%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

EUR Super-I 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	6.570	EUR	5.780
	Average return each year		-34,30%		-16,68%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.560	EUR	8.050
	Average return each year		-14,39%		-6,96%
Moderate Scenario (2)	What you might get back after costs	EUR	9.380	EUR	9.840
	Average return each year		-6,22%		-0,55%
Favourable Scenario (3)	What you might get back after costs	EUR	13.410	EUR	12.900
	Average return each year		34,07%		8,85%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2024
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

December 23

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 6.570	EUR 5.530
	Average return each year	-34,34%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.550	EUR 8.080
	Average return each year	-14,52%	-6,86%
Moderate Scenario (2)	What you might get back after costs	EUR 9.420	EUR 9.900
	Average return each year	-5,80%	-0,32%
Favourable Scenario (3)	What you might get back after costs	EUR 13.450	EUR 13.000
	Average return each year	34,45%	9,14%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
 (2) This type of scenario occurred for an investment from 31/01/2014 to 31/01/2017
 (3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.570	GBP 5.550
	Average return each year	-34,35%	-17,83%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.630	GBP 8.160
	Average return each year	-13,71%	-6,57%
Moderate Scenario (2)	What you might get back after costs	GBP 9.440	GBP 10.030
	Average return each year	-5,61%	0,10%
Favourable Scenario (3)	What you might get back after costs	GBP 13.480	GBP 13.190
	Average return each year	34,85%	9,66%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
 (2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
 (3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.550	EUR 5.640
	Average return each year	-34,45%	-17,36%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.440	EUR 7.830
	Average return each year	-15,56%	-7,82%
Moderate Scenario (2)	What you might get back after costs	EUR 9.280	EUR 9.460
	Average return each year	-7,19%	-1,83%
Favourable Scenario (3)	What you might get back after costs	EUR 12.690	EUR 11.900
	Average return each year	26,95%	5,98%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.570	GBP 5.530
	Average return each year	-34,35%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 7.810
	Average return each year	-15,80%	-7,90%
Moderate Scenario (2)	What you might get back after costs	GBP 9.280	GBP 9.590
	Average return each year	-7,19%	-1,38%
Favourable Scenario (3)	What you might get back after costs	GBP 13.250	GBP 12.440
	Average return each year	32,45%	7,56%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.570	USD 5.710
	Average return each year	-34,34%	-17,03%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.560	USD 8.100
	Average return each year	-14,41%	-6,77%
Moderate Scenario (2)	What you might get back after costs	USD 9.430	USD 9.870
	Average return each year	-5,75%	-0,45%
Favourable Scenario (3)	What you might get back after costs	USD 12.630	USD 12.230
	Average return each year	26,32%	6,93%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 6.760	EUR 5.840
	Average return each year	-32,40%	-16,40%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.720	EUR 8.110
	Average return each year	-12,76%	-6,73%
Moderate Scenario (2)	What you might get back after costs	EUR 9.590	EUR 9.810
	Average return each year	-4,14%	-0,65%
Favourable Scenario (3)	What you might get back after costs	EUR 13.090	EUR 12.320
	Average return each year	30,85%	7,20%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.760	CHF 5.810
	Average return each year	-32,37%	-16,56%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.690	CHF 7.950
	Average return each year	-13,14%	-7,36%
Moderate Scenario (2)	What you might get back after costs	CHF 9.510	CHF 9.630
	Average return each year	-4,86%	-1,25%
Favourable Scenario (3)	What you might get back after costs	CHF 13.130	CHF 12.240
	Average return each year	31,33%	6,96%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 6.770	USD 5.890
	Average return each year	-32,32%	-16,19%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.840	USD 8.610
	Average return each year	-11,64%	-4,87%
Moderate Scenario (2)	What you might get back after costs	USD 9.720	USD 10.220
	Average return each year	-2,76%	0,73%
Favourable Scenario (3)	What you might get back after costs	USD 13.030	USD 12.670
	Average return each year	30,34%	8,21%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 6.770	GBP 5.710
	Average return each year	-32,32%	-17,06%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.700	GBP 8.090
	Average return each year	-13,02%	-6,82%
Moderate Scenario (2)	What you might get back after costs	GBP 9.590	GBP 9.960
	Average return each year	-4,12%	-0,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.680	GBP 12.920
	Average return each year	36,83%	8,91%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR D 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 6.550	EUR 5.600
	Average return each year	-34,46%	-17,55%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.400	EUR 7.750
	Average return each year	-15,95%	-8,13%
Moderate Scenario (2)	What you might get back after costs	EUR 9.240	EUR 9.330
	Average return each year	-7,61%	-2,27%
Favourable Scenario (3)	What you might get back after costs	EUR 12.720	EUR 11.820
	Average return each year	27,15%	5,73%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 6.560	CHF 5.580
	Average return each year	-34,44%	-17,68%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.300	CHF 7.570
	Average return each year	-16,97%	-8,85%
Moderate Scenario (2)	What you might get back after costs	CHF 9.150	CHF 9.180
	Average return each year	-8,52%	-2,82%
Favourable Scenario (3)	What you might get back after costs	CHF 12.760	CHF 11.730
	Average return each year	27,60%	5,47%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	6.560	USD	5.650
	Average return each year		-34,39%		-17,31%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.520	USD	8.050
	Average return each year		-14,80%		-6,96%
Moderate Scenario (2)	What you might get back after costs	USD	9.370	USD	9.780
	Average return each year		-6,26%		-0,74%
Favourable Scenario (3)	What you might get back after costs	USD	12.600	USD	12.150
	Average return each year		25,99%		6,71%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 28/02/2017 to 29/02/2020
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

GBP D 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	6.570	GBP	5.530
	Average return each year		-34,34%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.380	GBP	7.730
	Average return each year		-16,18%		-8,22%
Moderate Scenario (2)	What you might get back after costs	GBP	9.240	GBP	9.340
	Average return each year		-7,62%		-2,25%
Favourable Scenario (3)	What you might get back after costs	GBP	13.190	GBP	12.260
	Average return each year		31,85%		7,03%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 31/01/2014 to 31/01/2017
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

EUR Super-I 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	6.570	EUR	5.790
	Average return each year		-34,30%		-16,67%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.560	EUR	8.070
	Average return each year		-14,39%		-6,89%
Moderate Scenario (2)	What you might get back after costs	EUR	9.400	EUR	9.840
	Average return each year		-5,98%		-0,52%
Favourable Scenario (3)	What you might get back after costs	EUR	13.410	EUR	12.900
	Average return each year		34,07%		8,85%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/12/2023
(2) This type of scenario occurred for an investment from 31/01/2014 to 31/01/2017
(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

November 23
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 4.810	EUR 4.960
	Average return each year	-51,91%	-20,83%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 7.850
	Average return each year	-16,62%	-7,74%
Moderate Scenario (2)	What you might get back after costs	EUR 9.120	EUR 9.660
	Average return each year	-8,78%	-1,14%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.800	GBP 4.950
	Average return each year	-52,00%	-20,91%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.360	GBP 7.840
	Average return each year	-16,36%	-7,78%
Moderate Scenario (2)	What you might get back after costs	GBP 9.110	GBP 9.670
	Average return each year	-8,86%	-1,13%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.310	EUR 5.520
	Average return each year	-46,94%	-17,96%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 7.610
	Average return each year	-17,75%	-8,69%
Moderate Scenario (2)	What you might get back after costs	EUR 8.990	EUR 9.240
	Average return each year	-10,14%	-2,61%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.270	GBP 5.460
	Average return each year	-47,29%	-18,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 7.600
	Average return each year	-17,84%	-8,74%
Moderate Scenario (2)	What you might get back after costs	GBP 9.000	GBP 9.360
	Average return each year	-10,00%	-2,17%
Favourable Scenario (3)	What you might get back after costs	GBP 12.450	GBP 11.610
	Average return each year	24,45%	5,09%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.380	USD 5.570
	Average return each year	-46,23%	-17,71%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 7.870
	Average return each year	-16,64%	-7,69%
Moderate Scenario (2)	What you might get back after costs	USD 9.160	USD 9.600
	Average return each year	-8,43%	-1,36%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.500	EUR 5.720
	Average return each year	-45,02%	-16,99%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 7.890
	Average return each year	-14,94%	-7,59%
Moderate Scenario (2)	What you might get back after costs	EUR 9.290	EUR 9.580
	Average return each year	-7,08%	-1,41%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.470	CHF 5.670
	Average return each year	-45,34%	-17,24%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 7.750
	Average return each year	-15,32%	-8,14%
Moderate Scenario (2)	What you might get back after costs	CHF 9.230	CHF 9.410
	Average return each year	-7,72%	-2,01%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.540	USD 5.750
	Average return each year	-44,57%	-16,86%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.610	USD 8.360
	Average return each year	-13,86%	-5,79%
Moderate Scenario (2)	What you might get back after costs	USD 9.450	USD 9.940
	Average return each year	-5,53%	-0,20%
Favourable Scenario (3)	What you might get back after costs	USD 12.750	USD 12.300
	Average return each year	27,54%	7,14%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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	5.460	GBP	5.660
	Average return each year		-45,37%		-17,28%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.500	GBP	7.880
	Average return each year		-15,03%		-7,64%
Moderate Scenario (2)	What you might get back after costs	GBP	9.310	GBP	9.700
	Average return each year		-6,94%		-1,02%
Favourable Scenario (3)	What you might get back after costs	GBP	12.840	GBP	12.020
	Average return each year		28,39%		6,33%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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	5.260	EUR	5.480
	Average return each year		-47,35%		-18,17%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.190	EUR	7.540
	Average return each year		-18,14%		-8,99%
Moderate Scenario (2)	What you might get back after costs	EUR	8.950	EUR	9.110
	Average return each year		-10,54%		-3,05%
Favourable Scenario (3)	What you might get back after costs	EUR	12.430	EUR	11.500
	Average return each year		24,29%		4,76%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.110	CHF	5.310
	Average return each year		-48,87%		-19,01%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.100	CHF	7.320
	Average return each year		-18,98%		-9,88%
Moderate Scenario (2)	What you might get back after costs	CHF	8.870	CHF	8.960
	Average return each year		-11,34%		-3,59%
Favourable Scenario (3)	What you might get back after costs	CHF	12.480	CHF	11.380
	Average return each year		24,76%		4,39%

- (1) This type of scenario occurred for an investment from 2021-04-30 to 2023-11-30
(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.310	USD	5.530
	Average return each year		-46,87%		-17,92%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.300	USD	7.820
	Average return each year		-17,03%		-7,87%
Moderate Scenario (2)	What you might get back after costs	USD	9.100	USD	9.500
	Average return each year		-8,96%		-1,71%
Favourable Scenario (3)	What you might get back after costs	USD	12.320	USD	11.780
	Average return each year		23,16%		5,63%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

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

GBP D 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	5.240	GBP	5.430
	Average return each year		-47,64%		-18,42%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.180	GBP	7.470
	Average return each year		-18,21%		-9,28%
Moderate Scenario (2)	What you might get back after costs	GBP	8.950	GBP	9.110
	Average return each year		-10,55%		-3,05%
Favourable Scenario (3)	What you might get back after costs	GBP	12.460	GBP	11.520
	Average return each year		24,58%		4,82%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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	5.200	EUR	5.350
	Average return each year		-47,95%		-18,80%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	7.840
	Average return each year		-16,60%		-7,80%
Moderate Scenario (2)	What you might get back after costs	EUR	9.050	EUR	9.350
	Average return each year		-9,48%		-2,22%
Favourable Scenario (3)	What you might get back after costs	EUR	12.610	EUR	12.070
	Average return each year		26,06%		6,47%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

**October 23
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 4.810	EUR 4.960
	Average return each year	-51,90%	-20,83%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 7.860
	Average return each year	-16,62%	-7,71%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.860
	Average return each year	-8,71%	-0,47%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.800	GBP 4.960
	Average return each year	-51,96%	-20,86%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.360	GBP 7.860
	Average return each year	-16,36%	-7,72%
Moderate Scenario (2)	What you might get back after costs	GBP 9.110	GBP 9.820
	Average return each year	-8,85%	-0,60%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.310	EUR 5.520
	Average return each year	-46,93%	-17,96%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 7.630
	Average return each year	-17,75%	-8,62%
Moderate Scenario (2)	What you might get back after costs	EUR 8.990	EUR 9.360
	Average return each year	-10,07%	-2,18%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.270	GBP 5.470
	Average return each year	-47,26%	-18,24%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 7.620
	Average return each year	-17,84%	-8,68%
Moderate Scenario (2)	What you might get back after costs	GBP 9.000	GBP 9.370
	Average return each year	-9,97%	-2,13%
Favourable Scenario (3)	What you might get back after costs	GBP 12.450	GBP 11.610
	Average return each year	24,45%	5,09%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.380	USD 5.570
	Average return each year	-46,22%	-17,70%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 7.880
	Average return each year	-16,64%	-7,65%
Moderate Scenario (2)	What you might get back after costs	USD 9.170	USD 9.640
	Average return each year	-8,29%	-1,22%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

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

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 5.500	EUR 5.720
	Average return each year	-45,00%	-16,98%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 7.910
	Average return each year	-14,94%	-7,53%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.700
	Average return each year	-7,01%	-1,02%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31
(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.470	CHF 5.670
	Average return each year	-45,32%	-17,23%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 7.780
	Average return each year	-15,32%	-8,02%
Moderate Scenario (2)	What you might get back after costs	CHF 9.230	CHF 9.590
	Average return each year	-7,66%	-1,39%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31
(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.540	USD	5.750
	Average return each year		-44,56%		-16,86%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.610	USD	8.370
	Average return each year		-13,86%		-5,76%
Moderate Scenario (2)	What you might get back after costs	USD	9.460	USD	10.000
	Average return each year		-5,39%		0,00%
Favourable Scenario (3)	What you might get back after costs	USD	12.750	USD	12.300
	Average return each year		27,54%		7,14%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

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

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	5.470	GBP	5.660
	Average return each year		-45,34%		-17,27%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.500	GBP	7.890
	Average return each year		-15,03%		-7,58%
Moderate Scenario (2)	What you might get back after costs	GBP	9.310	GBP	9.750
	Average return each year		-6,86%		-0,84%
Favourable Scenario (3)	What you might get back after costs	GBP	12.840	GBP	12.020
	Average return each year		28,39%		6,33%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 5.270	EUR 5.480
	Average return each year	-47,34%	-18,16%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.190	EUR 7.560
	Average return each year	-18,14%	-8,91%
Moderate Scenario (2)	What you might get back after costs	EUR 8.950	EUR 9.290
	Average return each year	-10,47%	-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR 12.430	EUR 11.500
	Average return each year	24,29%	4,76%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.110	CHF 5.310
	Average return each year	-48,85%	-19,01%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.100	CHF 7.350
	Average return each year	-18,98%	-9,74%
Moderate Scenario (2)	What you might get back after costs	CHF 8.870	CHF 9.100
	Average return each year	-11,29%	-3,10%
Favourable Scenario (3)	What you might get back after costs	CHF 12.480	CHF 11.380
	Average return each year	24,76%	4,39%

(1) This type of scenario occurred for an investment from 2021-04-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.310	USD	5.530
	Average return each year		-46,85%		-17,92%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.300	USD	7.830
	Average return each year		-17,03%		-7,82%
Moderate Scenario (2)	What you might get back after costs	USD	9.110	USD	9.550
	Average return each year		-8,87%		-1,51%
Favourable Scenario (3)	What you might get back after costs	USD	12.320	USD	11.780
	Average return each year		23,16%		5,63%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

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

GBP D 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	5.240	GBP	5.430
	Average return each year		-47,61%		-18,42%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.180	GBP	7.490
	Average return each year		-18,21%		-9,17%
Moderate Scenario (2)	What you might get back after costs	GBP	8.950	GBP	9.230
	Average return each year		-10,48%		-2,63%
Favourable Scenario (3)	What you might get back after costs	GBP	12.460	GBP	11.520
	Average return each year		24,58%		4,82%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2020-10-31 to 2023-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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	5.210	EUR	5.360
	Average return each year		-47,92%		-18,79%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	7.850
	Average return each year		-16,60%		-7,77%
Moderate Scenario (2)	What you might get back after costs	EUR	9.060	EUR	9.550
	Average return each year		-9,44%		-1,54%
Favourable Scenario (3)	What you might get back after costs	EUR	12.610	EUR	12.070
	Average return each year		26,06%		6,47%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-10-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

September 23
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 4.820	EUR 4.970
	Average return each year	-51,82%	-20,80%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.360
	Average return each year	-16,62%	-5,78%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.860
	Average return each year	-8,69%	-0,47%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.810	GBP 4.960
	Average return each year	-51,95%	-20,86%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.360
	Average return each year	-15,82%	-5,79%
Moderate Scenario (2)	What you might get back after costs	GBP 9.130	GBP 9.820
	Average return each year	-8,74%	-0,60%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.320	EUR 5.530
	Average return each year	-46,84%	-17,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 8.130
	Average return each year	-17,75%	-6,67%
Moderate Scenario (2)	What you might get back after costs	EUR 9.000	EUR 9.420
	Average return each year	-10,04%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.280	GBP 5.470
	Average return each year	-47,21%	-18,23%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.120
	Average return each year	-17,84%	-6,71%
Moderate Scenario (2)	What you might get back after costs	GBP 9.010	GBP 9.490
	Average return each year	-9,94%	-1,74%
Favourable Scenario (3)	What you might get back after costs	GBP 12.450	GBP 11.610
	Average return each year	24,45%	5,09%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.390	USD 5.580
	Average return each year	-46,12%	-17,68%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 8.380
	Average return each year	-16,64%	-5,70%
Moderate Scenario (2)	What you might get back after costs	USD 9.170	USD 9.640
	Average return each year	-8,26%	-1,22%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

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

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 5.510	EUR 5.730
	Average return each year	-44,91%	-16,96%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 8.420
	Average return each year	-14,94%	-5,56%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.770
	Average return each year	-6,98%	-0,77%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.480	CHF 5.670
	Average return each year	-45,23%	-17,21%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 8.310
	Average return each year	-15,32%	-6,00%
Moderate Scenario (2)	What you might get back after costs	CHF 9.240	CHF 9.590
	Average return each year	-7,62%	-1,38%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.550	USD 5.750
	Average return each year	-44,46%	-16,84%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.610	USD 8.910
	Average return each year	-13,86%	-3,78%
Moderate Scenario (2)	What you might get back after costs	USD 9.470	USD 10.000
	Average return each year	-5,34%	0,00%
Favourable Scenario (3)	What you might get back after costs	USD 12.750	USD 12.300
	Average return each year	27,54%	7,14%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30
(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.470	GBP 5.670
	Average return each year	-45,29%	-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.500	GBP 8.410
	Average return each year	-15,03%	-5,60%
Moderate Scenario (2)	What you might get back after costs	GBP 9.320	GBP 9.830
	Average return each year	-6,84%	-0,59%
Favourable Scenario (3)	What you might get back after costs	GBP 12.840	GBP 12.020
	Average return each year	28,39%	6,33%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 5.280	EUR 5.480
	Average return each year	-47,25%	-18,15%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.190	EUR 8.050
	Average return each year	-18,14%	-6,96%
Moderate Scenario (2)	What you might get back after costs	EUR 8.960	EUR 9.290
	Average return each year	-10,45%	-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR 12.430	EUR 11.500
	Average return each year	24,29%	4,76%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.120	CHF 5.320
	Average return each year	-48,77%	-18,99%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.150	CHF 7.850
	Average return each year	-18,48%	-7,74%
Moderate Scenario (2)	What you might get back after costs	CHF 8.880	CHF 9.120
	Average return each year	-11,22%	-3,04%
Favourable Scenario (3)	What you might get back after costs	CHF 12.480	CHF 11.380
	Average return each year	24,76%	4,39%

- (1) This type of scenario occurred for an investment from 2021-04-30 to 2023-09-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.320	USD 5.530
	Average return each year	-46,76%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.300	USD 8.340
	Average return each year	-17,03%	-5,87%
Moderate Scenario (2)	What you might get back after costs	USD 9.120	USD 9.540
	Average return each year	-8,82%	-1,56%
Favourable Scenario (3)	What you might get back after costs	USD 12.320	USD 11.780
	Average return each year	23,16%	5,63%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30
(2) This type of scenario occurred for an investment from 2013-09-30 to 2016-09-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

GBP D 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 5.240	GBP 5.430
	Average return each year	-47,58%	-18,41%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.180	GBP 7.960
	Average return each year	-18,21%	-7,34%
Moderate Scenario (2)	What you might get back after costs	GBP 8.950	GBP 9.290
	Average return each year	-10,48%	-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP 12.460	GBP 11.520
	Average return each year	24,58%	4,82%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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 5.210	EUR 5.360
	Average return each year	-47,86%	-18,78%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.350
	Average return each year	-16,60%	-5,83%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.550
	Average return each year	-9,38%	-1,54%
Favourable Scenario (3)	What you might get back after costs	EUR 12.610	EUR 12.070
	Average return each year	26,06%	6,47%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-09-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

August 23

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 4.820	EUR 4.970
	Average return each year	-51,82%	-20,80%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.790
	Average return each year	-16,62%	-4,20%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.660
	Average return each year	-8,71%	-1,14%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2015-06-30 to 2018-06-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.810	GBP 4.960
	Average return each year	-51,95%	-20,86%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.830
	Average return each year	-15,82%	-4,07%
Moderate Scenario (2)	What you might get back after costs	GBP 9.160	GBP 9.820
	Average return each year	-8,44%	-0,60%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.320	EUR 5.530
	Average return each year	-46,84%	-17,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 8.400
	Average return each year	-17,75%	-5,65%
Moderate Scenario (2)	What you might get back after costs	EUR 9.000	EUR 9.420
	Average return each year	-10,04%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.280	GBP 5.470
	Average return each year	-47,20%	-18,23%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.530
	Average return each year	-17,84%	-5,17%
Moderate Scenario (2)	What you might get back after costs	GBP 9.010	GBP 9.490
	Average return each year	-9,94%	-1,74%
Favourable Scenario (3)	What you might get back after costs	GBP 12.450	GBP 11.610
	Average return each year	24,45%	5,09%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.390	USD 5.580
	Average return each year	-46,12%	-17,68%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 8.810
	Average return each year	-16,64%	-4,13%
Moderate Scenario (2)	What you might get back after costs	USD 9.190	USD 9.640
	Average return each year	-8,12%	-1,22%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

- (1) This type of scenario occurred for an investment from 2014-06-30 to 2017-06-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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	5.510	EUR	5.730
	Average return each year		-44,91%		-16,96%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.510	EUR	8.710
	Average return each year		-14,94%		-4,48%
Moderate Scenario (2)	What you might get back after costs	EUR	9.300	EUR	9.770
	Average return each year		-6,98%		-0,77%
Favourable Scenario (3)	What you might get back after costs	EUR	12.800	EUR	12.000
	Average return each year		28,03%		6,26%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.480	CHF	5.670
	Average return each year		-45,22%		-17,21%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.470	CHF	8.560
	Average return each year		-15,32%		-5,06%
Moderate Scenario (2)	What you might get back after costs	CHF	9.250	CHF	9.590
	Average return each year		-7,50%		-1,38%
Favourable Scenario (3)	What you might get back after costs	CHF	12.870	CHF	11.900
	Average return each year		28,65%		5,98%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.550	USD	5.750
	Average return each year		-44,46%		-16,84%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.610	USD	9.070
	Average return each year		-13,86%		-3,19%
Moderate Scenario (2)	What you might get back after costs	USD	9.470	USD	10.000
	Average return each year		-5,34%		0,00%
Favourable Scenario (3)	What you might get back after costs	USD	12.750	USD	12.300
	Average return each year		27,54%		7,14%

(1) This type of scenario occurred for an investment from 2014-06-30 to 2017-06-30

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

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

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 5.470	GBP 5.670
	Average return each year	-45,28%	-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.500	GBP 8.870
	Average return each year	-15,03%	-3,93%
Moderate Scenario (2)	What you might get back after costs	GBP 9.320	GBP 9.830
	Average return each year	-6,83%	-0,59%
Favourable Scenario (3)	What you might get back after costs	GBP 12.840	GBP 12.020
	Average return each year	28,39%	6,33%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 5.280	EUR 5.490
	Average return each year	-47,25%	-18,14%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.190	EUR 8.280
	Average return each year	-18,14%	-6,08%
Moderate Scenario (2)	What you might get back after costs	EUR 8.960	EUR 9.290
	Average return each year	-10,45%	-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR 12.430	EUR 11.500
	Average return each year	24,29%	4,76%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.320	USD 5.540
	Average return each year	-46,76%	-17,89%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.300	USD 8.610
	Average return each year	-17,03%	-4,88%
Moderate Scenario (2)	What you might get back after costs	USD 9.120	USD 9.540
	Average return each year	-8,82%	-1,56%
Favourable Scenario (3)	What you might get back after costs	USD 12.320	USD 11.780
	Average return each year	23,16%	5,63%

- (1) This type of scenario occurred for an investment from 2014-06-30 to 2017-06-30
(2) This type of scenario occurred for an investment from 2013-09-30 to 2016-09-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.280	CHF 5.470
	Average return each year	-47,20%	-18,23%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.220	CHF 8.530
	Average return each year	-17,84%	-5,17%
Moderate Scenario (2)	What you might get back after costs	CHF 9.010	CHF 9.490
	Average return each year	-9,94%	-1,74%
Favourable Scenario (3)	What you might get back after costs	CHF 12.450	CHF 11.610
	Average return each year	24,45%	5,09%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

GBP D 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 5.250	GBP 5.430
	Average return each year	-47,54%	-18,40%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.180	GBP 8.280
	Average return each year	-18,21%	-6,10%
Moderate Scenario (2)	What you might get back after costs	GBP 8.950	GBP 9.290
	Average return each year	-10,46%	-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP 12.460	GBP 11.520
	Average return each year	24,58%	4,82%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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 5.220	EUR 5.360
	Average return each year	-47,85%	-18,77%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.530
	Average return each year	-16,60%	-5,16%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.550
	Average return each year	-9,38%	-1,54%
Favourable Scenario (3)	What you might get back after costs	EUR 12.610	EUR 12.070
	Average return each year	26,06%	6,47%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

July 23

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 4.810	EUR 4.970
	Average return each year	-51,89%	-20,81%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.570
	Average return each year	-16,62%	-5,01%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.660
	Average return each year	-8,71%	-1,16%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2013-12-31 to 2016-12-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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 5.220	EUR 5.360
	Average return each year	-47,85%	-18,77%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.530
	Average return each year	-16,60%	-5,16%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.550
	Average return each year	-9,38%	-1,54%
Favourable Scenario (3)	What you might get back after costs	EUR 12.610	EUR 12.070
	Average return each year	26,06%	6,47%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.310	EUR 5.520
	Average return each year	-46,92%	-17,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 8.350
	Average return each year	-17,75%	-5,83%
Moderate Scenario (2)	What you might get back after costs	EUR 9.000	EUR 9.420
	Average return each year	-10,04%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.280	GBP 5.470
	Average return each year	-47,24%	-18,22%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.340
	Average return each year	-17,83%	-5,86%
Moderate Scenario (2)	What you might get back after costs	GBP 9.020	GBP 9.500
	Average return each year	-9,79%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.610
	Average return each year	24,44%	5,09%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.380	USD 5.580
	Average return each year	-46,21%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 8.590
	Average return each year	-16,64%	-4,95%
Moderate Scenario (2)	What you might get back after costs	USD 9.190	USD 9.650
	Average return each year	-8,12%	-1,16%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.500	EUR 5.720
	Average return each year	-44,99%	-16,97%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 8.650
	Average return each year	-14,94%	-4,72%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.770
	Average return each year	-6,98%	-0,77%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.470	CHF 5.670
	Average return each year	-45,30%	-17,22%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 8.560
	Average return each year	-15,32%	-5,06%
Moderate Scenario (2)	What you might get back after costs	CHF 9.260	CHF 9.600
	Average return each year	-7,44%	-1,36%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

- (1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.540	USD 5.750
	Average return each year	-44,55%	-16,84%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.610	USD 8.890
	Average return each year	-13,86%	-3,84%
Moderate Scenario (2)	What you might get back after costs	USD 9.470	USD 10.000
	Average return each year	-5,34%	0,00%
Favourable Scenario (3)	What you might get back after costs	USD 12.750	USD 12.300
	Average return each year	27,54%	7,14%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31
(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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	5.470	GBP	5.670
	Average return each year		-45,32%		-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.500	GBP	8.640
	Average return each year		-15,02%		-4,75%
Moderate Scenario (2)	What you might get back after costs	GBP	9.330	GBP	9.840
	Average return each year		-6,72%		-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP	12.840	GBP	12.020
	Average return each year		28,38%		6,33%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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	5.270	EUR	5.480
	Average return each year		-47,33%		-18,15%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.190	EUR	8.280
	Average return each year		-18,14%		-6,10%
Moderate Scenario (2)	What you might get back after costs	EUR	8.960	EUR	9.290
	Average return each year		-10,45%		-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR	12.430	EUR	11.500
	Average return each year		24,29%		4,76%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.120	CHF	5.320
	Average return each year		-48,85%		-18,99%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.150	CHF	8.110
	Average return each year		-18,48%		-6,75%
Moderate Scenario (2)	What you might get back after costs	CHF	8.910	CHF	9.120
	Average return each year		-10,89%		-3,04%
Favourable Scenario (3)	What you might get back after costs	CHF	12.480	CHF	11.380
	Average return each year		24,76%		4,39%

(1) This type of scenario occurred for an investment from 2021-04-30 to 2023-07-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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	5.320	USD	5.530
	Average return each year		-46,85%		-17,90%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.300	USD	8.520
	Average return each year		-17,03%		-5,21%
Moderate Scenario (2)	What you might get back after costs	USD	9.120	USD	9.550
	Average return each year		-8,82%		-1,51%
Favourable Scenario (3)	What you might get back after costs	USD	12.320	USD	11.780
	Average return each year		23,16%		5,63%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

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

GBP D 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	5.240	GBP	5.430
	Average return each year		-47,59%		-18,40%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.180	GBP	8.270
	Average return each year		-18,21%		-6,12%
Moderate Scenario (2)	What you might get back after costs	GBP	8.950	GBP	9.290
	Average return each year		-10,46%		-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP	12.460	GBP	11.520
	Average return each year		24,57%		4,82%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-07-31

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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	5.180	EUR	5.320
	Average return each year		-48,23%		-18,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	8.520
	Average return each year		-16,60%		-5,19%
Moderate Scenario (2)	What you might get back after costs	EUR	9.060	EUR	9.550
	Average return each year		-9,38%		-1,52%
Favourable Scenario (3)	What you might get back after costs	EUR	12.650	EUR	12.110
	Average return each year		26,49%		6,59%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

June 23

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 4.820	EUR 4.970
	Average return each year	-51,84%	-20,80%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.460
	Average return each year	-16,62%	-5,41%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.640
	Average return each year	-8,71%	-1,21%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2014-01-31 to 2017-01-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.810	GBP 4.960
	Average return each year	-51,93%	-20,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.480
	Average return each year	-15,82%	-5,35%
Moderate Scenario (2)	What you might get back after costs	GBP 9.160	GBP 9.830
	Average return each year	-8,42%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.310	EUR 5.530
	Average return each year	-46,88%	-17,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 8.250

Unfavourable Scenario (1)	Average return each year	-17,75%	-6,19%
Moderate Scenario (2)	What you might get back after costs	EUR 9.000	EUR 9.420
	Average return each year	-10,04%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.280	GBP 5.470
	Average return each year	-47,23%	-18,22%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.250
	Average return each year	-17,83%	-6,22%
Moderate Scenario (2)	What you might get back after costs	GBP 9.050	GBP 9.500
	Average return each year	-9,52%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.610
	Average return each year	24,44%	5,09%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.380	USD 5.580
	Average return each year	-46,17%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 8.480
	Average return each year	-16,64%	-5,33%
Moderate Scenario (2)	What you might get back after costs	USD 9.190	USD 9.650
	Average return each year	-8,12%	-1,16%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

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

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 5.510	EUR 5.730
	Average return each year	-44,95%	-16,96%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 8.550

Unfavourable Scenario (1)	Average return each year	-14,94%	-5,09%
Moderate Scenario (2)	What you might get back after costs	EUR 9.300	EUR 9.770
	Average return each year	-6,98%	-0,77%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.470	CHF 5.670
	Average return each year	-45,25%	-17,21%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 8.410
	Average return each year	-15,32%	-5,60%
Moderate Scenario (2)	What you might get back after costs	CHF 9.260	CHF 9.600
	Average return each year	-7,44%	-1,36%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.550	USD 5.750
	Average return each year	-44,51%	-16,84%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.610	USD 8.780
	Average return each year	-13,86%	-4,24%
Moderate Scenario (2)	What you might get back after costs	USD 9.470	USD 10.000
	Average return each year	-5,34%	0,00%
Favourable Scenario (3)	What you might get back after costs	USD 12.750	USD 12.300
	Average return each year	27,54%	7,14%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

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

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 5.470	GBP 5.670
	Average return each year	-45,31%	-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.500	GBP 8.540
	Average return each year	-15,02%	-5,12%
Moderate Scenario (2)	What you might get back after costs	GBP 9.370	GBP 9.840
	Average return each year	-6,35%	-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP 12.840	GBP 12.020
	Average return each year	28,38%	6,33%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 5.270	EUR 5.480
	Average return each year	-47,28%	-18,14%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.190	EUR 8.190
	Average return each year	-18,14%	-6,45%
Moderate Scenario (2)	What you might get back after costs	EUR 8.960	EUR 9.290
	Average return each year	-10,45%	-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR 12.430	EUR 11.500
	Average return each year	24,29%	4,76%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.120	CHF 5.310
	Average return each year	-48,80%	-19,00%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.150	CHF 8.030
	Average return each year	-18,48%	-7,04%
Moderate Scenario (2)	What you might get back after costs	CHF 8.910	CHF 9.120
	Average return each year	-10,87%	-3,04%
Favourable Scenario (3)	What you might get back after costs	CHF 12.480	CHF 11.380
	Average return each year	24,76%	4,39%

- (1) This type of scenario occurred for an investment from 2021-04-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.320	USD 5.530
	Average return each year	-46,80%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.300	USD 8.410
	Average return each year	-17,03%	-5,59%
Moderate Scenario (2)	What you might get back after costs	USD 9.120	USD 9.550
	Average return each year	-8,82%	-1,51%
Favourable Scenario (3)	What you might get back after costs	USD 12.320	USD 11.780
	Average return each year	23,16%	5,63%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

GBP D 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 5.240	GBP 5.430
	Average return each year	-47,58%	-18,40%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.180	GBP 8.180
	Average return each year	-18,21%	-6,47%
Moderate Scenario (2)	What you might get back after costs	GBP 8.950	GBP 9.290
	Average return each year	-10,46%	-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP 12.460	GBP 11.520
	Average return each year	24,57%	4,82%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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 5.180	EUR 5.330
	Average return each year	-48,22%	-18,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.450
	Average return each year	-16,60%	-5,45%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.550
	Average return each year	-9,38%	-1,52%
Favourable Scenario (3)	What you might get back after costs	EUR 12.650	EUR 12.110
	Average return each year	26,49%	6,59%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-06-30
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

May 23

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 4.810	EUR 4.970
	Average return each year	-51,89%	-20,81%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.530
	Average return each year	-16,62%	-5,16%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.500
	Average return each year	-8,71%	-1,70%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2014-12-31 to 2017-12-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.810	GBP 4.960
	Average return each year	-51,93%	-20,84%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.560
	Average return each year	-15,82%	-5,06%
Moderate Scenario (2)	What you might get back after costs	GBP 9.160	GBP 9.830
	Average return each year	-8,41%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.310	EUR 5.520
	Average return each year	-46,93%	-17,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.220	EUR 8.330
	Average return each year	-17,75%	-5,89%
Moderate Scenario (2)	What you might get back after costs	EUR 9.010	EUR 9.420
	Average return each year	-9,94%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.410	EUR 11.580
	Average return each year	24,10%	5,02%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.270	GBP 5.470
	Average return each year	-47,26%	-18,22%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.330
	Average return each year	-17,83%	-5,92%
Moderate Scenario (2)	What you might get back after costs	GBP 9.050	GBP 9.500
	Average return each year	-9,49%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.610
	Average return each year	24,44%	5,09%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.380	USD 5.580
	Average return each year	-46,22%	-17,69%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.340	USD 8.560
	Average return each year	-16,64%	-5,05%
Moderate Scenario (2)	What you might get back after costs	USD 9.190	USD 9.650
	Average return each year	-8,08%	-1,16%
Favourable Scenario (3)	What you might get back after costs	USD 12.350	USD 11.860
	Average return each year	23,48%	5,84%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.500	EUR 5.720
	Average return each year	-45,00%	-16,97%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.510	EUR 8.630
	Average return each year	-14,94%	-4,79%
Moderate Scenario (2)	What you might get back after costs	EUR 9.310	EUR 9.770
	Average return each year	-6,88%	-0,77%
Favourable Scenario (3)	What you might get back after costs	EUR 12.800	EUR 12.000
	Average return each year	28,03%	6,26%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.470	CHF 5.670
	Average return each year	-45,30%	-17,22%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.470	CHF 8.510
	Average return each year	-15,32%	-5,24%
Moderate Scenario (2)	What you might get back after costs	CHF 9.260	CHF 9.600
	Average return each year	-7,42%	-1,36%
Favourable Scenario (3)	What you might get back after costs	CHF 12.870	CHF 11.900
	Average return each year	28,65%	5,98%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.540	USD 5.750
	Average return each year	-44,56%	-16,84%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.610	USD 8.860
	Average return each year	-13,86%	-3,97%
Moderate Scenario (2)	What you might get back after costs	USD 9.470	USD 9.980
	Average return each year	-5,30%	-0,07%
Favourable Scenario (3)	What you might get back after costs	USD 12.750	USD 12.300
	Average return each year	27,54%	7,14%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-05-31 to 2016-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.470	GBP 5.670
	Average return each year	-45,35%	-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.500	GBP 8.620
	Average return each year	-15,02%	-4,82%
Moderate Scenario (2)	What you might get back after costs	GBP 9.380	GBP 9.840
	Average return each year	-6,23%	-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP 12.840	GBP 12.020
	Average return each year	28,38%	6,33%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 5.270	EUR 5.480
	Average return each year	-47,33%	-18,15%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.190	EUR 8.270
	Average return each year	-18,14%	-6,14%
Moderate Scenario (2)	What you might get back after costs	EUR 8.970	EUR 9.290
	Average return each year	-10,34%	-2,42%
Favourable Scenario (3)	What you might get back after costs	EUR 12.430	EUR 11.500
	Average return each year	24,29%	4,76%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.110	CHF 5.310
	Average return each year	-48,85%	-19,00%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.150	CHF 8.130
	Average return each year	-18,48%	-6,67%
Moderate Scenario (2)	What you might get back after costs	CHF 8.910	CHF 9.120
	Average return each year	-10,87%	-3,04%
Favourable Scenario (3)	What you might get back after costs	CHF 12.480	CHF 11.380
	Average return each year	24,76%	4,39%

- (1) This type of scenario occurred for an investment from 2021-04-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 5.310	USD 5.530
	Average return each year	-46,86%	-17,90%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.300	USD 8.490
	Average return each year	-17,03%	-5,31%
Moderate Scenario (2)	What you might get back after costs	USD 9.120	USD 9.530
	Average return each year	-8,78%	-1,60%
Favourable Scenario (3)	What you might get back after costs	USD 12.320	USD 11.780
	Average return each year	23,16%	5,63%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2013-05-31 to 2016-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

GBP D 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 5.240	GBP 5.430
	Average return each year	-47,61%	-18,40%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.180	GBP 8.260
	Average return each year	-18,21%	-6,16%
Moderate Scenario (2)	What you might get back after costs	GBP 8.960	GBP 9.290
	Average return each year	-10,35%	-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP 12.460	GBP 11.520
	Average return each year	24,57%	4,82%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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 5.180	EUR 5.330
	Average return each year	-48,25%	-18,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.520
	Average return each year	-16,60%	-5,19%
Moderate Scenario (2)	What you might get back after costs	EUR 9.080	EUR 9.550
	Average return each year	-9,22%	-1,52%
Favourable Scenario (3)	What you might get back after costs	EUR 12.650	EUR 12.110
	Average return each year	26,49%	6,59%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-05-31
(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31
(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

April 2023

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 4.810	EUR 4.970
	Average return each year	-51,91%	-20,81%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.340	EUR 8.600
	Average return each year	-16,62%	-4,91%
Moderate Scenario (2)	What you might get back after costs	EUR 9.130	EUR 9.500
	Average return each year	-8,69%	-1,70%
Favourable Scenario (3)	What you might get back after costs	EUR 13.160	EUR 12.650
	Average return each year	31,58%	8,15%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2017-05-31 to 2020-05-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.810	GBP 4.960
	Average return each year	-51,95%	-20,83%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.630
	Average return each year	-15,82%	-4,79%
Moderate Scenario (2)	What you might get back after costs	GBP 9.200	GBP 9.830
	Average return each year	-7,99%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 4.180	EUR 4.750
	Average return each year	-58,25%	-21,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.180	EUR 8.320
	Average return each year	-18,17%	-5,95%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.420
	Average return each year	-9,41%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.200	EUR 11.600
	Average return each year	22,03%	5,06%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 5.270	GBP 5.470
	Average return each year	-47,28%	-18,23%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.400
	Average return each year	-17,83%	-5,64%
Moderate Scenario (2)	What you might get back after costs	GBP 9.060	GBP 9.500
	Average return each year	-9,42%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.610
	Average return each year	24,44%	5,09%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

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 4.160	USD 4.750
	Average return each year	-58,36%	-21,95%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.290	USD 8.530
	Average return each year	-17,06%	-5,16%
Moderate Scenario (2)	What you might get back after costs	USD 9.170	USD 9.680
	Average return each year	-8,33%	-1,09%
Favourable Scenario (3)	What you might get back after costs	USD 12.150	USD 11.880
	Average return each year	21,51%	5,92%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-05-31 to 2016-05-31

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

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 4.360	EUR 4.960
	Average return each year	-56,41%	-20,85%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.460	EUR 8.610
	Average return each year	-15,38%	-4,86%
Moderate Scenario (2)	What you might get back after costs	EUR 9.360	EUR 9.770
	Average return each year	-6,38%	-0,78%
Favourable Scenario (3)	What you might get back after costs	EUR 12.590	EUR 12.010
	Average return each year	25,90%	6,30%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 4.070	CHF 4.680
	Average return each year	-59,25%	-22,39%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.430	CHF 8.510
	Average return each year	-15,75%	-5,25%
Moderate Scenario (2)	What you might get back after costs	CHF 9.300	CHF 9.550
	Average return each year	-7,00%	-1,52%
Favourable Scenario (3)	What you might get back after costs	CHF 12.640	CHF 11.940
	Average return each year	26,38%	6,09%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30
(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30
(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 4.280	USD 4.890
	Average return each year	-57,17%	-21,20%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.570	USD 8.830
	Average return each year	-14,29%	-4,08%
Moderate Scenario (2)	What you might get back after costs	USD 9.430	USD 10.020
	Average return each year	-5,66%	0,07%
Favourable Scenario (3)	What you might get back after costs	USD 12.550	USD 12.330
	Average return each year	25,52%	7,22%

- (1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30
(2) This type of scenario occurred for an investment from 2013-05-31 to 2016-05-31
(3) This type of scenario occurred for an investment from 2018-04-30 to 2021-04-30

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 5.460	GBP 5.670
	Average return each year	-45,37%	-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.500	GBP 8.700
	Average return each year	-15,02%	-4,54%
Moderate Scenario (2)	What you might get back after costs	GBP 9.380	GBP 9.840
	Average return each year	-6,16%	-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP 12.840	GBP 12.020
	Average return each year	28,38%	6,33%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR D 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 3.980	EUR 4.560
	Average return each year	-60,22%	-23,02%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.140	EUR 8.260
	Average return each year	-18,55%	-6,19%
Moderate Scenario (2)	What you might get back after costs	EUR 9.020	EUR 9.310
	Average return each year	-9,82%	-2,35%
Favourable Scenario (3)	What you might get back after costs	EUR 12.220	EUR 11.510
	Average return each year	22,23%	4,81%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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 3.660	CHF 4.270
	Average return each year	-63,39%	-24,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.110	CHF 8.140
	Average return each year	-18,88%	-6,64%
Moderate Scenario (2)	What you might get back after costs	CHF 8.960	CHF 9.160
	Average return each year	-10,44%	-2,89%
Favourable Scenario (3)	What you might get back after costs	CHF 12.270	CHF 11.430
	Average return each year	22,70%	4,57%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2013-11-30 to 2016-11-30

(3) This type of scenario occurred for an investment from 2019-04-30 to 2022-04-30

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	4.190	USD	4.780
	Average return each year		-58,11%		-21,83%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.260	USD	8.470
	Average return each year		-17,44%		-5,38%
Moderate Scenario (2)	What you might get back after costs	USD	9.090	USD	9.520
	Average return each year		-9,14%		-1,63%
Favourable Scenario (3)	What you might get back after costs	USD	12.120	USD	11.810
	Average return each year		21,22%		5,70%

(1) This type of scenario occurred for an investment from 2021-09-30 to 2023-04-30

(2) This type of scenario occurred for an investment from 2013-10-31 to 2016-10-31

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

GBP D 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	5.240	GBP	5.430
	Average return each year		-47,63%		-18,40%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.180	GBP	8.280
	Average return each year		-18,21%		-6,10%
Moderate Scenario (2)	What you might get back after costs	GBP	8.990	GBP	9.290
	Average return each year		-10,11%		-2,42%
Favourable Scenario (3)	What you might get back after costs	GBP	12.460	GBP	11.520
	Average return each year		24,57%		4,82%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

EUR Super-I 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	5.170	EUR	5.320
	Average return each year		-48,26%		-18,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.340	EUR	8.520
	Average return each year		-16,60%		-5,19%
Moderate Scenario (2)	What you might get back after costs	EUR	9.100	EUR	9.550
	Average return each year		-8,96%		-1,52%
Favourable Scenario (3)	What you might get back after costs	EUR	12.650	EUR	12.110
	Average return each year		26,49%		6,59%

(1) This type of scenario occurred for an investment from 2016-11-30 to 2019-11-30

(2) This type of scenario occurred for an investment from 2017-10-31 to 2020-10-31

(3) This type of scenario occurred for an investment from 2020-03-31 to 2023-03-31

March 2023

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 3.370	EUR 3.960
	Average return each year	-66,28%	-26,58%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.280	EUR 8.420
	Average return each year	-17,17%	-5,56%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.510
	Average return each year	-8,52%	-1,64%
Favourable Scenario (3)	What you might get back after costs	EUR 12.950	EUR 12.660
	Average return each year	29,48%	8,19%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023

(2) This type of scenario occurred for an investment from 31/05/2015 to 31/05/2018

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.810	GBP 4.960
	Average return each year	-51,93%	-20,82%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.690
	Average return each year	-15,82%	-4,59%
Moderate Scenario (2)	What you might get back after costs	GBP 9.250	GBP 9.830
	Average return each year	-7,49%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

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 4.180	EUR 4.750
	Average return each year	-58,24%	-21,95%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.180	EUR 8.370
	Average return each year	-18,17%	-5,74%
Moderate Scenario (2)	What you might get back after costs	EUR 9.060	EUR 9.420
	Average return each year	-9,37%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.200	EUR 11.600
	Average return each year	22,03%	5,06%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 5.270	GBP 5.470
	Average return each year	-47,28%	-18,23%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.460
	Average return each year	-17,83%	-5,42%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.500
	Average return each year	-8,77%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.610
	Average return each year	24,44%	5,09%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

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 4.160	USD 4.750
	Average return each year	-58,35%	-21,95%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.290	USD 8.580
	Average return each year	-17,06%	-4,99%
Moderate Scenario (2)	What you might get back after costs	USD 9.170	USD 9.680
	Average return each year	-8,27%	-1,09%
Favourable Scenario (3)	What you might get back after costs	USD 12.150	USD 11.880
	Average return each year	21,51%	5,92%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 4.360	EUR 4.960
	Average return each year	-56,41%	-20,85%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.460	EUR 8.670
	Average return each year	-15,38%	-4,65%
Moderate Scenario (2)	What you might get back after costs	EUR 9.370	EUR 9.770
	Average return each year	-6,29%	-0,78%
Favourable Scenario (3)	What you might get back after costs	EUR 12.590	EUR 12.010
	Average return each year	25,90%	6,30%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.080	CHF 4.680
	Average return each year	-59,25%	-22,39%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.430	CHF 8.550
	Average return each year	-15,75%	-5,08%
Moderate Scenario (2)	What you might get back after costs	CHF 9.300	CHF 9.550
	Average return each year	-6,99%	-1,52%
Favourable Scenario (3)	What you might get back after costs	CHF 12.640	CHF 11.940
	Average return each year	26,38%	6,09%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	4.280	USD	4.890
	Average return each year		-57,17%		-21,20%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.570	USD	8.870
	Average return each year		-14,29%		-3,92%
Moderate Scenario (2)	What you might get back after costs	USD	9.500	USD	10.020
	Average return each year		-5,00%		0,07%
Favourable Scenario (3)	What you might get back after costs	USD	12.550	USD	12.330
	Average return each year		25,52%		7,22%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023

(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016

(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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	5.460	GBP	5.670
	Average return each year		-45,37%		-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.500	GBP	8.760
	Average return each year		-15,02%		-4,33%
Moderate Scenario (2)	What you might get back after costs	GBP	9.420	GBP	9.840
	Average return each year		-5,77%		-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP	12.840	GBP	12.020
	Average return each year		28,38%		6,33%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 31/03/2020 to 31/03/2023

EUR D 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	3.980	EUR	4.560
	Average return each year		-60,21%		-23,02%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.140	EUR	8.280
	Average return each year		-18,55%		-6,09%
Moderate Scenario (2)	What you might get back after costs	EUR	9.020	EUR	9.310
	Average return each year		-9,79%		-2,35%
Favourable Scenario (3)	What you might get back after costs	EUR	12.220	EUR	11.510
	Average return each year		22,23%		4,81%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 3.660	CHF 4.270
	Average return each year	-63,39%	-24,69%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.110	CHF 8.140
	Average return each year	-18,88%	-6,64%
Moderate Scenario (2)	What you might get back after costs	CHF 8.960	CHF 9.160
	Average return each year	-10,39%	-2,89%
Favourable Scenario (3)	What you might get back after costs	CHF 12.270	CHF 11.430
	Average return each year	22,70%	4,57%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.190	USD 4.780
	Average return each year	-58,11%	-21,83%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.260	USD 8.520
	Average return each year	-17,44%	-5,21%
Moderate Scenario (2)	What you might get back after costs	USD 9.190	USD 9.520
	Average return each year	-8,11%	-1,63%
Favourable Scenario (3)	What you might get back after costs	USD 12.120	USD 11.810
	Average return each year	21,22%	5,70%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/03/2023
(2) This type of scenario occurred for an investment from 31/10/2013 to 31/10/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

GBP D 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 3.570	GBP 3.770
	Average return each year	-64,29%	-27,75%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.210	GBP 8.520
	Average return each year	-17,87%	-5,20%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.570
	Average return each year	-8,79%	-1,47%
Favourable Scenario (3)	What you might get back after costs	GBP 12.520	GBP 12.010
	Average return each year	25,18%	6,29%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR Super-I 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 3.590	EUR 3.790
	Average return each year	-64,13%	-27,65%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.300	EUR 8.520
	Average return each year	-17,03%	-5,20%
Moderate Scenario (2)	What you might get back after costs	EUR 9.110	EUR 9.560
	Average return each year	-8,91%	-1,47%
Favourable Scenario (3)	What you might get back after costs	EUR 12.400	EUR 11.990
	Average return each year	24,00%	6,25%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
 (2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
 (3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

February 2023

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 3.380	EUR 3.960
	Average return each year	-66,21%	-26,56%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.280	EUR 8.540
	Average return each year	-17,17%	-5,13%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.510
	Average return each year	-8,52%	-1,64%
Favourable Scenario (3)	What you might get back after costs	EUR 12.950	EUR 12.660
	Average return each year	29,48%	8,19%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
 (2) This type of scenario occurred for an investment from 31/05/2015 to 31/05/2018
 (3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.810	GBP 4.970
	Average return each year	-51,92%	-20,81%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.420	GBP 8.690
	Average return each year	-15,82%	-4,56%
Moderate Scenario (2)	What you might get back after costs	GBP 9.260	GBP 9.830
	Average return each year	-7,44%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 13.190	GBP 12.780
	Average return each year	31,93%	8,51%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
 (2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
 (3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.180	EUR 4.760
	Average return each year	-58,15%	-21,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.180	EUR 8.380
	Average return each year	-18,17%	-5,70%
Moderate Scenario (2)	What you might get back after costs	EUR 9.080	EUR 9.420
	Average return each year	-9,24%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.200	EUR 11.600
	Average return each year	22,03%	5,06%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 5.270	GBP 5.470
	Average return each year	-47,28%	-18,22%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.220	GBP 8.470
	Average return each year	-17,83%	-5,39%
Moderate Scenario (2)	What you might get back after costs	GBP 9.140	GBP 9.500
	Average return each year	-8,59%	-1,69%
Favourable Scenario (3)	What you might get back after costs	GBP 12.440	GBP 11.570
	Average return each year	24,44%	4,98%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.170	USD 4.760
	Average return each year	-58,26%	-21,93%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.290	USD 8.570
	Average return each year	-17,06%	-5,01%
Moderate Scenario (2)	What you might get back after costs	USD 9.210	USD 9.680
	Average return each year	-7,93%	-1,09%
Favourable Scenario (3)	What you might get back after costs	USD 12.150	USD 11.880
	Average return each year	21,51%	5,92%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 4.370	EUR 4.960
	Average return each year	-56,31%	-20,84%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.460	EUR 8.680
	Average return each year	-15,38%	-4,62%
Moderate Scenario (2)	What you might get back after costs	EUR 9.380	EUR 9.770
	Average return each year	-6,16%	-0,78%
Favourable Scenario (3)	What you might get back after costs	EUR 12.590	EUR 12.010
	Average return each year	25,90%	6,30%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.080	CHF 4.680
	Average return each year	-59,16%	-22,37%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.430	CHF 8.550
	Average return each year	-15,75%	-5,08%
Moderate Scenario (2)	What you might get back after costs	CHF 9.330	CHF 9.550
	Average return each year	-6,74%	-1,52%
Favourable Scenario (3)	What you might get back after costs	CHF 12.640	CHF 11.940
	Average return each year	26,38%	6,09%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.290	USD 4.900
	Average return each year	-57,08%	-21,18%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.570	USD 8.860
	Average return each year	-14,29%	-3,94%
Moderate Scenario (2)	What you might get back after costs	USD 9.540	USD 10.020
	Average return each year	-4,60%	0,07%
Favourable Scenario (3)	What you might get back after costs	USD 12.550	USD 12.330
	Average return each year	25,52%	7,22%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023
(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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	5.460	GBP	5.670
	Average return each year		-45,36%		-17,25%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.500	GBP	8.770
	Average return each year		-15,02%		-4,30%
Moderate Scenario (2)	What you might get back after costs	GBP	9.440	GBP	9.840
	Average return each year		-5,58%		-0,55%
Favourable Scenario (3)	What you might get back after costs	GBP	12.840	GBP	12.000
	Average return each year		28,38%		6,26%

(1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR D 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	3.990	EUR	4.560
	Average return each year		-60,12%		-23,00%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.140	EUR	8.280
	Average return each year		-18,55%		-6,09%
Moderate Scenario (2)	What you might get back after costs	EUR	9.040	EUR	9.310
	Average return each year		-9,65%		-2,35%
Favourable Scenario (3)	What you might get back after costs	EUR	12.220	EUR	11.510
	Average return each year		22,23%		4,81%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	3.670	CHF	4.280
	Average return each year		-63,30%		-24,67%
Unfavourable Scenario (1)	What you might get back after costs	CHF	8.110	CHF	8.140
	Average return each year		-18,88%		-6,64%
Moderate Scenario (2)	What you might get back after costs	CHF	8.990	CHF	9.160
	Average return each year		-10,06%		-2,89%
Favourable Scenario (3)	What you might get back after costs	CHF	12.270	CHF	11.430
	Average return each year		22,70%		4,57%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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	4.200	USD	4.780
	Average return each year		-58,02%		-21,82%
Unfavourable Scenario (1)	What you might get back after costs	USD	8.260	USD	8.510
	Average return each year		-17,44%		-5,22%
Moderate Scenario (2)	What you might get back after costs	USD	9.200	USD	9.520
	Average return each year		-8,00%		-1,63%
Favourable Scenario (3)	What you might get back after costs	USD	12.120	USD	11.810
	Average return each year		21,22%		5,70%

(1) This type of scenario occurred for an investment from 30/09/2021 to 28/02/2023

(2) This type of scenario occurred for an investment from 31/10/2013 to 31/10/2016

(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

GBP D 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	3.570	GBP	3.770
	Average return each year		-64,25%		-27,74%
Unfavourable Scenario (1)	What you might get back after costs	GBP	8.210	GBP	8.520
	Average return each year		-17,87%		-5,20%
Moderate Scenario (2)	What you might get back after costs	GBP	9.130	GBP	9.570
	Average return each year		-8,74%		-1,47%
Favourable Scenario (3)	What you might get back after costs	GBP	12.520	GBP	12.010
	Average return each year		25,18%		6,29%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR Super-I 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	3.600	EUR	3.790
	Average return each year		-64,03%		-27,63%
Unfavourable Scenario (1)	What you might get back after costs	EUR	8.300	EUR	8.520
	Average return each year		-17,03%		-5,20%
Moderate Scenario (2)	What you might get back after costs	EUR	9.120	EUR	9.560
	Average return each year		-8,79%		-1,47%
Favourable Scenario (3)	What you might get back after costs	EUR	12.400	EUR	11.990
	Average return each year		24,00%		6,25%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

January 2023

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 3.370	EUR 3.960
	Average return each year	-66,26%	-26,57%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.280	EUR 8.440
	Average return each year	-17,17%	-5,49%
Moderate Scenario (2)	What you might get back after costs	EUR 9.150	EUR 9.510
	Average return each year	-8,52%	-1,64%
Favourable Scenario (3)	What you might get back after costs	EUR 12.950	EUR 12.660
	Average return each year	29,48%	8,19%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/05/2015 to 31/05/2018
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 3.310	GBP 3.850
	Average return each year	-66,95%	-27,23%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.360	GBP 8.490
	Average return each year	-16,38%	-5,30%
Moderate Scenario (2)	What you might get back after costs	GBP 9.270	GBP 9.760
	Average return each year	-7,28%	-0,82%
Favourable Scenario (3)	What you might get back after costs	GBP 12.990	GBP 12.860
	Average return each year	29,91%	8,74%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.180	EUR 4.760
	Average return each year	-58,19%	-21,94%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.180	EUR 8.300
	Average return each year	-18,17%	-6,03%
Moderate Scenario (2)	What you might get back after costs	EUR 9.110	EUR 9.420
	Average return each year	-8,93%	-1,98%
Favourable Scenario (3)	What you might get back after costs	EUR 12.200	EUR 11.600
	Average return each year	22,03%	5,06%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 3.930	GBP 4.140
	Average return each year	-60,68%	-25,45%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.170	GBP 8.290
	Average return each year	-18,25%	-6,06%
Moderate Scenario (2)	What you might get back after costs	GBP 9.120	GBP 9.350
	Average return each year	-8,79%	-2,21%
Favourable Scenario (3)	What you might get back after costs	GBP 12.230	GBP 11.640
	Average return each year	22,34%	5,19%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.170	USD 4.760
	Average return each year	-58,31%	-21,93%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.290	USD 8.470
	Average return each year	-17,06%	-5,37%
Moderate Scenario (2)	What you might get back after costs	USD 9.220	USD 9.680
	Average return each year	-7,85%	-1,09%
Favourable Scenario (3)	What you might get back after costs	USD 12.150	USD 11.880
	Average return each year	21,51%	5,92%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 4.360	EUR 4.960
	Average return each year	-56,35%	-20,84%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.460	EUR 8.590
	Average return each year	-15,38%	-4,95%
Moderate Scenario (2)	What you might get back after costs	EUR 9.410	EUR 9.770
	Average return each year	-5,89%	-0,78%
Favourable Scenario (3)	What you might get back after costs	EUR 12.590	EUR 12.010
	Average return each year	25,90%	6,30%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.080	CHF 4.680
	Average return each year	-59,20%	-22,37%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.430	CHF 8.520
	Average return each year	-15,75%	-5,21%
Moderate Scenario (2)	What you might get back after costs	CHF 9.340	CHF 9.550
	Average return each year	-6,58%	-1,52%
Favourable Scenario (3)	What you might get back after costs	CHF 12.640	CHF 11.940
	Average return each year	26,38%	6,09%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 4.290	USD 4.900
	Average return each year	-57,13%	-21,18%
Unfavourable Scenario (1)	What you might get back after costs	USD 8.570	USD 8.760
	Average return each year	-14,29%	-4,31%
Moderate Scenario (2)	What you might get back after costs	USD 9.550	USD 10.020
	Average return each year	-4,53%	0,07%
Favourable Scenario (3)	What you might get back after costs	USD 12.550	USD 12.330
	Average return each year	25,52%	7,22%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2016
(3) This type of scenario occurred for an investment from 30/04/2018 to 30/04/2021

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 4.110	GBP 4.320
	Average return each year	-58,94%	-24,38%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.450	GBP 8.580
	Average return each year	-15,46%	-4,98%
Moderate Scenario (2)	What you might get back after costs	GBP 9.440	GBP 9.830
	Average return each year	-5,56%	-0,58%
Favourable Scenario (3)	What you might get back after costs	GBP 12.620	GBP 12.130
	Average return each year	26,22%	6,64%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR D 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 3.980	EUR 4.560
	Average return each year	-60,16%	-23,00%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.140	EUR 8.250
	Average return each year	-18,55%	-6,22%
Moderate Scenario (2)	What you might get back after costs	EUR 9.070	EUR 9.310
	Average return each year	-9,34%	-2,35%
Favourable Scenario (3)	What you might get back after costs	EUR 12.220	EUR 11.510
	Average return each year	22,23%	4,81%

(1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 3.670	CHF 4.270
	Average return each year	-63,34%	-24,67%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.110	CHF 8.140
	Average return each year	-18,88%	-6,64%
Moderate Scenario (2)	What you might get back after costs	CHF 8.990	CHF 9.160
	Average return each year	-10,05%	-2,89%
Favourable Scenario (3)	What you might get back after costs	CHF 12.270	CHF 11.430
	Average return each year	22,70%	4,57%

(1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019

(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016

(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

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 3.670	CHF 4.270
	Average return each year	-63,34%	-24,67%
Unfavourable Scenario (1)	What you might get back after costs	CHF 8.110	CHF 8.140
	Average return each year	-18,88%	-6,64%
Moderate Scenario (2)	What you might get back after costs	CHF 8.990	CHF 9.160
	Average return each year	-10,05%	-2,89%
Favourable Scenario (3)	What you might get back after costs	CHF 12.270	CHF 11.430
	Average return each year	22,70%	4,57%

- (1) This type of scenario occurred for an investment from 30/11/2016 to 30/11/2019
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

GBP D 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 3.580	GBP 3.780
	Average return each year	-64,21%	-27,72%
Unfavourable Scenario (1)	What you might get back after costs	GBP 8.210	GBP 8.340
	Average return each year	-17,87%	-5,86%
Moderate Scenario (2)	What you might get back after costs	GBP 9.140	GBP 9.570
	Average return each year	-8,59%	-1,47%
Favourable Scenario (3)	What you might get back after costs	GBP 12.520	GBP 12.010
	Average return each year	25,18%	6,29%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022

EUR Super-I 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 3.590	EUR 3.790
	Average return each year	-64,05%	-27,62%
Unfavourable Scenario (1)	What you might get back after costs	EUR 8.300	EUR 8.450
	Average return each year	-17,03%	-5,46%
Moderate Scenario (2)	What you might get back after costs	EUR 9.140	EUR 9.560
	Average return each year	-8,59%	-1,47%
Favourable Scenario (3)	What you might get back after costs	EUR 12.400	EUR 11.990
	Average return each year	24,00%	6,25%

- (1) This type of scenario occurred for an investment from 30/09/2021 to 31/01/2023
(2) This type of scenario occurred for an investment from 30/11/2013 to 30/11/2016
(3) This type of scenario occurred for an investment from 30/04/2019 to 30/04/2022