

**HI UK Select Fund**  
**Past performance scenarios**



What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product/benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

**September 2024**  
**Hedge Invest International Funds Plc - HI UK Select Fund - EUR R Shares**

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.230  | EUR 6.150  |
|  | Average return each year            | -17,71%    | -9,27%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.230  | EUR 8.430  |
|  | Average return each year            | -17,71%    | -3,35%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.550  | EUR 9.210  |
|  | Average return each year            | -4,53%     | -1,63%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.310 | EUR 10.650 |
|  | Average return each year            | 3,11%      | 1,27%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.390  | EUR 6.250  |
|  | Average return each year            | -16,08%    | -8,96%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.390  | EUR 9.310  |
|  | Average return each year            | -16,08%    | -1,41%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.740  | EUR 10.180 |
|  | Average return each year            | -2,61%     | 0,35%      |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.520 | EUR 11.770 |
|  | Average return each year            | 5,19%      | 3,31%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.420  | GBP 6.150  |
|  | Average return each year            | -15,79%    | -9,27%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.490  | GBP 9.460  |
|  | Average return each year            | -15,12%    | -1,11%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.780  | GBP 10.570 |
|  | Average return each year            | -2,19%     | 1,12%      |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.710 | GBP 11.790 |
|  | Average return each year            | 7,14%      | 3,34%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 30/04/2015 to 30/04/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 8.230  | CHF 6.330  |
|  | Average return each year            | -17,71%    | -8,73%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.230  | CHF 8.270  |
|  | Average return each year            | -17,71%    | -3,73%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.520  | CHF 9.190  |
|  | Average return each year            | -4,78%     | -1,68%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.310 | CHF 10.100 |
|  | Average return each year            | 3,10%      | 0,20%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 30/04/2015 to 30/04/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.570  | EUR 6.940  |
|  | Average return each year            | -14,30%    | -7,05%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.570  | EUR 9.050  |
|  | Average return each year            | -14,30%    | -1,97%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.920  | EUR 9.990  |
|  | Average return each year            | -0,83%     | -0,02%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.740 | EUR 11.240 |
|  | Average return each year            | 7,38%      | 2,37%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: USD 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | USD 8.570  | USD 6.940  |
|   | Average return each year            | -14,28%    | -7,05%     |
| Unfavourable Scenario (1)   | What you might get back after costs | USD 8.570  | USD 9.370  |
|   | Average return each year            | -14,28%    | -1,30%     |
| Moderate Scenario (2)   | What you might get back after costs | USD 10.000 | USD 10.000 |
|   | Average return each year            | 0,01%      | -9,18%     |
| Favourable Scenario (3)   | What you might get back after costs | USD 10.740 | USD 11.830 |
|   | Average return each year            | 7,40%      | 3,42%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: CHF 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | CHF 8.570  | CHF 6.600  |
|   | Average return each year            | -14,28%    | -7,98%     |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF 8.570  | CHF 8.890  |
|   | Average return each year            | -14,28%    | -2,34%     |
| Moderate Scenario (2)   | What you might get back after costs | CHF 9.890  | CHF 9.960  |
|   | Average return each year            | -1,08%     | -0,08%     |
| Favourable Scenario (3)   | What you might get back after costs | CHF 10.740 | CHF 10.940 |
|   | Average return each year            | 7,41%      | 1,82%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/10/2016 to 31/10/2021  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.570  | GBP 6.340  |
|   | Average return each year            | -14,29%    | -8,71%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.570  | GBP 9.150  |
|   | Average return each year            | -14,29%    | -1,76%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.940  | GBP 9.990  |
|   | Average return each year            | -0,57%     | -0,01%     |
| Favourable Scenario (3)   | What you might get back after costs | GBP 10.740 | GBP 11.550 |
|   | Average return each year            | 7,39%      | 2,93%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.270  | EUR 6.150  |
|  | Average return each year            | -17,27%    | -9,27%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.270  | EUR 8.660  |
|  | Average return each year            | -17,27%    | -2,85%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.600  | EUR 9.460  |
|  | Average return each year            | -4,05%     | -1,11%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.370 | EUR 10.780 |
|  | Average return each year            | 3,66%      | 1,51%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.270  | GBP 6.150  |
|  | Average return each year            | -17,27%    | -9,27%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.270  | GBP 8.660  |
|  | Average return each year            | -17,27%    | -2,84%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.600  | GBP 9.460  |
|  | Average return each year            | -4,03%     | -1,11%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.370 | GBP 10.930 |
|  | Average return each year            | 3,66%      | 1,80%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.570  | GBP 6.340  |
|  | Average return each year            | -14,29%    | -8,71%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.570  | GBP 9.220  |
|  | Average return each year            | -14,29%    | -1,62%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.950  | GBP 10.000 |
|  | Average return each year            | -0,52%     | -0,01%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.740 | GBP 11.560 |
|  | Average return each year            | 7,39%      | 2,95%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.850  | EUR 6.540  |
|  | Average return each year            | -11,45%    | -8,15%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.850  | EUR 9.530  |
|  | Average return each year            | -11,45%    | -0,96%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 10.270 | EUR 10.410 |
|  | Average return each year            | 2,72%      | 0,81%      |
| Favourable Scenario (3)  | What you might get back after costs | EUR 11.090 | EUR 12.040 |
|  | Average return each year            | 10,94%     | 3,78%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.850  | GBP 6.540  |
|  | Average return each year            | -11,45%    | -8,15%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.850  | GBP 9.600  |
|  | Average return each year            | -11,45%    | -0,81%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 10.280 | GBP 10.410 |
|  | Average return each year            | 2,77%      | 0,81%      |
| Favourable Scenario (3)  | What you might get back after costs | GBP 11.090 | GBP 12.050 |
|  | Average return each year            | 10,94%     | 3,79%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 28/02/2020  
(3) This type of scenario occurred for an investment from 30/09/2019 to 30/09/2024

August 2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.230  | EUR 5.920  |
|  | Average return each year            | -17,71%    | -9,95%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.230  | EUR 8.430  |
|  | Average return each year            | -17,71%    | -3,35%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.550  | EUR 9.190  |
|  | Average return each year            | -4,55%     | -1,67%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.310 | EUR 10.510 |
|  | Average return each year            | 3,11%      | 0,99%      |

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

(3) This type of scenario occurred for an investment from 31/08/2019 to 31/08/2024

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.390  | EUR 6.020  |
|  | Average return each year            | -16,08%    | -9,65%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.390  | EUR 9.310  |
|  | Average return each year            | -16,08%    | -1,41%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.740  | EUR 10.160 |
|  | Average return each year            | -2,62%     | 0,31%      |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.520 | EUR 11.610 |
|  | Average return each year            | 5,19%      | 3,03%      |

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

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

(3) This type of scenario occurred for an investment from 31/08/2019 to 31/08/2024

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.420  | GBP 5.910  |
|  | Average return each year            | -15,79%    | -9,98%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.490  | GBP 9.460  |
|  | Average return each year            | -15,12%    | -1,11%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.780  | GBP 10.570 |
|  | Average return each year            | -2,21%     | 1,11%      |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.710 | GBP 11.640 |
|  | Average return each year            | 7,14%      | 3,08%      |

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

(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020

(3) This type of scenario occurred for an investment from 31/08/2019 to 31/08/2024

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

| Example investment: CHF 10,000   |                                     | 1 year    | 5 years   |
|--|-------------------------------------|-----------|-----------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |           |
| Stress Scenario  | What you might get back after costs | CHF 8.230 | CHF 5.990 |
|  | Average return each year            | -17,71%   | -9,75%    |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.230 | CHF 8.270 |
|  | Average return each year            | -17,71%   | -3,73%    |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.520 | CHF 9.190 |
|  | Average return each year            | -4,85%    | -1,68%    |

|                         |                                     |     |        |     |        |
|-------------------------|-------------------------------------|-----|--------|-----|--------|
| Favourable Scenario (3) | What you might get back after costs | CHF | 10.310 | CHF | 9.970  |
|                         | Average return each year            |     | 3,10%  |     | -0,06% |

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

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

| Example investment: EUR 10,000  |                                     | 1 year |         | 5 years |        |
|---|-------------------------------------|--------|---------|---------|--------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |        |
| Stress Scenario   | What you might get back after costs | EUR    | 8.570   | EUR     | 6.750  |
|   | Average return each year            |        | -14,30% |         | -7,55% |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR    | 8.570   | EUR     | 9.050  |
|   | Average return each year            |        | -14,30% |         | -1,97% |
| Moderate Scenario (2)   | What you might get back after costs | EUR    | 9.910   | EUR     | 9.970  |
|   | Average return each year            |        | -0,87%  |         | -0,06% |
| Favourable Scenario (3)   | What you might get back after costs | EUR    | 10.740  | EUR     | 11.070 |
|   | Average return each year            |        | 7,38%   |         | 2,05%  |

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

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

| Example investment: USD 10,000  |                                     | 1 year |         | 5 years |        |
|---|-------------------------------------|--------|---------|---------|--------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |        |
| Stress Scenario   | What you might get back after costs | USD    | 8.570   | USD     | 6.790  |
|   | Average return each year            |        | -14,28% |         | -7,44% |
| Unfavourable Scenario (1)   | What you might get back after costs | USD    | 8.570   | USD     | 9.370  |
|   | Average return each year            |        | -14,28% |         | -1,30% |
| Moderate Scenario (2)   | What you might get back after costs | USD    | 10.000  | USD     | 9.980  |
|   | Average return each year            |        | -0,01%  |         | -0,03% |
| Favourable Scenario (3)   | What you might get back after costs | USD    | 10.740  | USD     | 11.670 |
|   | Average return each year            |        | 7,40%   |         | 3,14%  |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020  
(3) This type of scenario occurred for an investment from 31/08/2019 to 31/08/2024

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

| Example investment: CHF 10,000  |                                     | 1 year |         | 5 years |        |
|---|-------------------------------------|--------|---------|---------|--------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |        |
| Stress Scenario   | What you might get back after costs | CHF    | 8.570   | CHF     | 6.390  |
|   | Average return each year            |        | -14,28% |         | -8,57% |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF    | 8.570   | CHF     | 8.890  |
|   | Average return each year            |        | -14,28% |         | -2,34% |
| Moderate Scenario (2)   | What you might get back after costs | CHF    | 9.880   | CHF     | 9.960  |
|   | Average return each year            |        | -1,16%  |         | -0,08% |

|                         |                                     |     |        |     |        |
|-------------------------|-------------------------------------|-----|--------|-----|--------|
| Favourable Scenario (3) | What you might get back after costs | CHF | 10.740 | CHF | 10.800 |
|                         | Average return each year            |     | 7,41%  |     | 1,55%  |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/10/2016 to 31/10/2021  
(3) This type of scenario occurred for an investment from 31/08/2019 to 31/08/2024

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

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.570  | GBP 6.110  |
|   | Average return each year            | -14,29%    | -9,39%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.570  | GBP 9.150  |
|   | Average return each year            | -14,29%    | -1,76%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.940  | GBP 9.970  |
|   | Average return each year            | -0,59%     | -0,05%     |
| Favourable Scenario (3)   | What you might get back after costs | GBP 10.740 | GBP 11.400 |
|   | Average return each year            | 7,39%      | 2,65%      |

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

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

| Example investment: EUR 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | EUR 8.270  | EUR 5.920  |
|   | Average return each year            | -17,27%    | -9,95%     |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.270  | EUR 8.660  |
|   | Average return each year            | -17,27%    | -2,85%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 9.590  | EUR 9.440  |
|   | Average return each year            | -4,07%     | -1,15%     |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.370 | EUR 10.610 |
|   | Average return each year            | 3,66%      | 1,19%      |

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

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

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



|                         |                                     |            |            |
|-------------------------|-------------------------------------|------------|------------|
| Moderate Scenario (2)   | Average return each year            | -4,04%     | -1,15%     |
| Favourable Scenario (3) | What you might get back after costs | GBP 10.370 | GBP 10.790 |
|                         | Average return each year            | 3,66%      | 1,53%      |

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

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

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.570  | GBP 6.110  |
|   | Average return each year            | -14,29%    | -9,39%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.570  | GBP 9.220  |
|   | Average return each year            | -14,29%    | -1,62%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.940  | GBP 9.980  |
|   | Average return each year            | -0,57%     | -0,05%     |
| Favourable Scenario (3)   | What you might get back after costs | GBP 10.740 | GBP 11.380 |
|   | Average return each year            | 7,39%      | 2,62%      |

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

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

| Example investment: EUR 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | EUR 8.850  | EUR 6.300  |
|   | Average return each year            | -11,45%    | -8,83%     |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.850  | EUR 9.530  |
|   | Average return each year            | -11,45%    | -0,96%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 10.270 | EUR 10.390 |
|   | Average return each year            | 2,70%      | 0,77%      |
| Favourable Scenario (3)   | What you might get back after costs | EUR 11.090 | EUR 11.880 |
|   | Average return each year            | 10,94%     | 3,50%      |

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

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

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.850  | GBP 6.300  |
|   | Average return each year            | -11,45%    | -8,84%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.850  | GBP 9.600  |
|   | Average return each year            | -11,45%    | -0,81%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 10.270 | GBP 10.390 |
|   | Average return each year            | 2,72%      | 0,77%      |

|                         |                                     |     |        |     |        |
|-------------------------|-------------------------------------|-----|--------|-----|--------|
| Favourable Scenario (3) | What you might get back after costs | GBP | 11.090 | GBP | 11.850 |
|                         | Average return each year            |     | 10,94% |     | 3,46%  |

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

July 2024

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

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

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

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

| Example investment: EUR 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | EUR 8.390  | EUR 5.740  |
|   | Average return each year            | -16,08%    | -10,49%    |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.390  | EUR 9.310  |
|   | Average return each year            | -16,08%    | -1,41%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 9.740  | EUR 10.160 |
|   | Average return each year            | -2,63%     | 0,31%      |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.520 | EUR 11.360 |
|   | Average return each year            | 5,19%      | 2,59%      |

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

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

| Example investment: EUR 10,000 | 1 year | 5 years |
|--------------------------------|--------|---------|
|--------------------------------|--------|---------|

| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
|---|-------------------------------------|------------|------------|
| Stress Scenario   | What you might get back after costs | EUR 8.420  | EUR 5.910  |
|   | Average return each year            | -15,79%    | -10,00%    |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.490  | EUR 9.460  |
|   | Average return each year            | -15,12%    | -1,11%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 9.780  | EUR 10.570 |
|   | Average return each year            | -2,23%     | 1,11%      |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.710 | EUR 11.460 |
|   | Average return each year            | 7,14%      | 2,77%      |

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

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

| Example investment: CHF 10,000  |                                     | 1 year     | 5 years   |
|---|-------------------------------------|------------|-----------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |           |
| Stress Scenario   | What you might get back after costs | CHF 8.230  | CHF 5.980 |
|   | Average return each year            | -17,71%    | -9,78%    |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF 8.230  | CHF 8.270 |
|   | Average return each year            | -17,71%    | -3,73%    |
| Moderate Scenario (2)   | What you might get back after costs | CHF 9.510  | CHF 9.190 |
|   | Average return each year            | -4,88%     | -1,68%    |
| Favourable Scenario (3)   | What you might get back after costs | CHF 10.310 | CHF 9.970 |
|   | Average return each year            | 3,10%      | -0,06%    |

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

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

| Example investment: EUR 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | EUR 8.570  | EUR 6.320  |
|   | Average return each year            | -14,30%    | -8,76%     |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.570  | EUR 9.050  |
|   | Average return each year            | -14,30%    | -1,97%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 9.910  | EUR 9.970  |
|   | Average return each year            | -0,88%     | -0,06%     |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.740 | EUR 10.940 |
|   | Average return each year            | 7,38%      | 1,81%      |

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

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

| Example investment: USD 10,000 |  | 1 year | 5 years |
|--------------------------------|--|--------|---------|
|--------------------------------|--|--------|---------|

| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |     |         |            |
|---|-------------------------------------|-----|---------|------------|
| Stress Scenario   | What you might get back after costs | USD | 8.570   | USD 6.390  |
|   | Average return each year            |     | -14,28% | -8,58%     |
| Unfavourable Scenario (1)   | What you might get back after costs | USD | 8.570   | USD 9.370  |
|   | Average return each year            |     | -14,28% | -1,30%     |
| Moderate Scenario (2)   | What you might get back after costs | USD | 9.990   | USD 9.980  |
|   | Average return each year            |     | -0,05%  | -0,03%     |
| Favourable Scenario (3)   | What you might get back after costs | USD | 10.740  | USD 11.420 |
|   | Average return each year            |     | 7,40%   | 2,69%      |

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

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

| Example investment: CHF 10,000  |                                     | 1 year |         | 5 years |        |
|---|-------------------------------------|--------|---------|---------|--------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |        |
| Stress Scenario   | What you might get back after costs | CHF    | 8.120   | CHF     | 6.190  |
|   | Average return each year            |        | -18,84% |         | -9,15% |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF    | 8.570   | CHF     | 8.890  |
|   | Average return each year            |        | -14,28% |         | -2,34% |
| Moderate Scenario (2)   | What you might get back after costs | CHF    | 9.880   | CHF     | 9.960  |
|   | Average return each year            |        | -1,16%  |         | -0,08% |
| Favourable Scenario (3)   | What you might get back after costs | CHF    | 10.740  | CHF     | 10.570 |
|   | Average return each year            |        | 7,41%   |         | 1,11%  |

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

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

| Example investment: GBP 10,000  |                                     | 1 year |         | 5 years |        |
|---|-------------------------------------|--------|---------|---------|--------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |        |
| Stress Scenario   | What you might get back after costs | GBP    | 8.570   | GBP     | 6.110  |
|   | Average return each year            |        | -14,29% |         | -9,39% |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP    | 8.570   | GBP     | 9.150  |
|   | Average return each year            |        | -14,29% |         | -1,76% |
| Moderate Scenario (2)   | What you might get back after costs | GBP    | 9.940   | GBP     | 9.970  |
|   | Average return each year            |        | -0,59%  |         | -0,05% |
| Favourable Scenario (3)   | What you might get back after costs | GBP    | 10.740  | GBP     | 11.160 |
|   | Average return each year            |        | 7,39%   |         | 2,21%  |

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

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

| Example investment: EUR 10,000 |  | 1 year |  | 5 years |  |
|--------------------------------|--|--------|--|---------|--|
|--------------------------------|--|--------|--|---------|--|

| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |     |         |            |
|---|-------------------------------------|-----|---------|------------|
| Stress Scenario   | What you might get back after costs | EUR | 8.270   | EUR 5.920  |
|   | Average return each year            |     | -17,27% | -9,94%     |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR | 8.270   | EUR 8.660  |
|   | Average return each year            |     | -17,27% | -2,85%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR | 9.590   | EUR 9.440  |
|   | Average return each year            |     | -4,13%  | -1,15%     |
| Favourable Scenario (3)   | What you might get back after costs | EUR | 10.370  | EUR 10.480 |
|   | Average return each year            |     | 3,66%   | 0,94%      |

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

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

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

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

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

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

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

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

| Example investment: GBP 10,000 |  | 1 year |  | 5 years |  |
|--------------------------------|--|--------|--|---------|--|
|--------------------------------|--|--------|--|---------|--|

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

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

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

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

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

June 2024

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

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

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

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

| Example investment: EUR 10,000 |  | 1 year |  | 5 years |  |
|--------------------------------|--|--------|--|---------|--|
|--------------------------------|--|--------|--|---------|--|

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

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

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

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

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

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

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

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

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

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

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.570  | EUR 6.320  |
|  | Average return each year            | -14,30%    | -8,76%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.570  | EUR 9.050  |
|  | Average return each year            | -14,30%    | -1,97%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.910  | EUR 9.970  |
|  | Average return each year            | -0,89%     | -0,06%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.740 | EUR 10.940 |
|  | Average return each year            | 7,38%      | 1,81%      |

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

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

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

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

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

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

(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020

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

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

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

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

(2) This type of scenario occurred for an investment from 31/10/2016 to 31/10/2021



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

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.570  | GBP 6.110  |
|  | Average return each year            | -14,29%    | -9,39%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.570  | GBP 9.150  |
|  | Average return each year            | -14,29%    | -1,76%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.940  | GBP 9.970  |
|  | Average return each year            | -0,61%     | -0,05%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.740 | GBP 11.160 |
|  | Average return each year            | 7,39%      | 2,21%      |

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

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

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

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

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

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

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

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

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

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.270  | GBP 5.920  |
|  | Average return each year            | -17,27%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.270  | GBP 8.660  |
|  | Average return each year            | -17,27%    | -2,84%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.590  | GBP 9.440  |
|  | Average return each year            | -4,07%     | -1,15%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.370 | GBP 10.560 |
|  | Average return each year            | 3,66%      | 1,09%      |

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

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

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

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

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

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

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

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

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

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

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

**May 2024**  
**HI UK Select Fund - CHF D Shares**

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

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

(2) This type of scenario occurred for an investment from 30/09/2018 to 30/09/2023

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

**HI UK Select Fund - CHF DM2 Shares**

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 8.090  | CHF 6.190  |
|  | Average return each year            | -19,15%    | -9,15%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.570  | CHF 8.890  |
|  | Average return each year            | -14,28%    | -2,34%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.850  | CHF 9.890  |
|  | Average return each year            | -1,48%     | -0,22%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.740 | CHF 10.570 |
|  | Average return each year            | 7,41%      | 1,11%      |

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

(2) This type of scenario occurred for an investment from 30/11/2015 to 30/11/2020

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

**HI UK Select Fund - EUR DM2 Shares**

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

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

(2) This type of scenario occurred for an investment from 30/04/2015 to 30/04/2020

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

**HI UK Select Fund - EUR I2 Shares**

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

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

### HI UK Select Fund - EUR M Shares

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

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

### HI UK Select Fund - EUR R Shares

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

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

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

| Example investment: GBP 10,000 |  | 1 year | 5 years |
|--------------------------------|--|--------|---------|
|--------------------------------|--|--------|---------|

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

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

### HI UK Select Fund - GBP DM2 Shares

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

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

### HI UK Select Fund - GBP I2 Shares

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

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

### HI UK Select Fund - GBP M Shares

| Example investment: GBP 10,000  |                                     | 1 year |         | 5 years |         |
|---|-------------------------------------|--------|---------|---------|---------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |         |         |
| Stress Scenario   | What you might get back after costs | GBP    | 8.420   | GBP     | 5.910   |
|   | Average return each year            |        | -15,78% |         | -10,00% |

|                           |                                     |     |         |     |        |
|---------------------------|-------------------------------------|-----|---------|-----|--------|
| Unfavourable Scenario (1) | What you might get back after costs | GBP | 8.490   | GBP | 9.460  |
|                           | Average return each year            |     | -15,12% |     | -1,11% |
| Moderate Scenario (2)     | What you might get back after costs | GBP | 9.760   | GBP | 10.550 |
|                           | Average return each year            |     | -2,36%  |     | 1,07%  |
| Favourable Scenario (3)   | What you might get back after costs | GBP | 10.710  | GBP | 11.460 |
|                           | Average return each year            |     | 7,14%   |     | 2,77%  |

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

### HI UK Select Fund - USD DM2 Shares

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

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

### HI UK Select Fund - USD I2 Shares

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

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

### March 2024 EUR R Shares

|   |                                     |        |         |
|---|-------------------------------------|--------|---------|
| Example investment: EUR 10,000  |                                     | 1 year | 5 years |
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |        |         |
| Stress Scenario   | What you might get back after costs | EUR    | 5.920   |
|   | Average return each year            |        | -9,95%  |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR    | 8.430   |
|   | Average return each year            |        |         |

|                           |                                     |            |            |
|---------------------------|-------------------------------------|------------|------------|
| Unfavourable Scenario (1) | Average return each year            | -17,71%    | -3,35%     |
| Moderate Scenario (2)     | What you might get back after costs | EUR 9.530  | EUR 9.160  |
|                           | Average return each year            | -4,74%     | -1,74%     |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.310 | EUR 10.280 |
|                           | Average return each year            | 3,11%      | 0,56%      |

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

### EUR M Shares

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

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

### GBP M Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 30/09/2018 to 30/09/2023  
(3) This type of scenario occurred for an investment from 28/02/2019 to 29/02/2024

### USD D Shares

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

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

#### CHF D Shares

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years   |
|--|-------------------------------------|------------|-----------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |           |
| Stress Scenario  | What you might get back after costs | CHF 8.230  | CHF 5.980 |
|  | Average return each year            | -17,71%    | -9,78%    |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.230  | CHF 8.270 |
|  | Average return each year            | -17,71%    | -3,73%    |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.490  | CHF 9.150 |
|  | Average return each year            | -5,12%     | -1,76%    |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.310 | CHF 9.970 |
|  | Average return each year            | 3,10%      | -0,06%    |

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

#### EUR DM2 Shares

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

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

#### USD DM2 Shares



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

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

### CHF DM2 Shares

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

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

### GBP DM2 Shares

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

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

### EUR I2 Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.270  | EUR 5.920  |
|  | Average return each year            | -17,27%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.270  | EUR 8.660  |
|  | Average return each year            | -17,27%    | -2,85%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.570  | EUR 9.400  |
|  | Average return each year            | -4,27%     | -1,22%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.370 | EUR 10.480 |
|  | Average return each year            | 3,66%      | 0,94%      |

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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

## February 2024

### EUR R Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.230  | EUR 5.920  |
|  | Average return each year            | -17,71%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.230  | EUR 8.430  |
|  | Average return each year            | -17,71%    | -3,35%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.520  | EUR 9.150  |
|  | Average return each year            | -4,77%     | -1,75%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.310 | EUR 10.280 |
|  | Average return each year            | 3,11%      | 0,56%      |

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

### EUR M Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.390  | EUR 5.750  |
|  | Average return each year            | -16,08%    | -10,49%    |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.390  | EUR 9.310  |
|  | Average return each year            | -16,08%    | -1,41%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.720  | EUR 10.110 |
|  | Average return each year            | -2,84%     | 0,22%      |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.520 | EUR 11.360 |
|  | Average return each year            | 5,19%      | 2,59%      |

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

## GBP M Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.470  | GBP 5.910  |
|  | Average return each year            | -15,25%    | -10,00%    |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.490  | GBP 9.460  |
|  | Average return each year            | -15,12%    | -1,11%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.740  | GBP 10.470 |
|  | Average return each year            | -2,61%     | 0,93%      |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.710 | GBP 11.460 |
|  | Average return each year            | 7,14%      | 2,77%      |

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

## USD D Shares

| Example investment: USD 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | USD 8.230  | USD 5.920  |
|  | Average return each year            | -17,71%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.230  | USD 8.430  |
|  | Average return each year            | -17,71%    | -3,36%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.520  | USD 9.150  |
|  | Average return each year            | -4,78%     | -1,76%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 10.310 | USD 10.280 |
|  | Average return each year            | 3,10%      | 0,55%      |

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

## CHF D Shares

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

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

### EUR DM2 Shares

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

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

### USD DM2 Shares

| Example investment: USD 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | USD 8.570  | USD 6.390  |
|  | Average return each year            | -14,28%    | -8,58%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.570  | USD 9.370  |
|  | Average return each year            | -14,28%    | -1,30%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.960  | USD 9.950  |
|  | Average return each year            | -0,40%     | -0,10%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 10.740 | USD 11.420 |
|  | Average return each year            | 7,40%      | 2,69%      |

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

### CHF DM2 Shares

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 8.090  | CHF 6.190  |
|  | Average return each year            | -19,14%    | -9,15%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.570  | CHF 8.890  |
|  | Average return each year            | -14,28%    | -2,34%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.850  | CHF 9.800  |
|  | Average return each year            | -1,49%     | -0,41%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.740 | CHF 10.570 |
|  | Average return each year            | 7,41%      | 1,11%      |

- (1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023  
(2) This type of scenario occurred for an investment from 01/02/2017 to 01/02/2022  
(3) This type of scenario occurred for an investment from 01/02/2019 to 01/02/2024

### GBP DM2 Shares

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

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

### EUR I2 Shares

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

- (1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023  
(2) This type of scenario occurred for an investment from 01/04/2014 to 01/04/2019  
(3) This type of scenario occurred for an investment from 01/12/2018 to 01/12/2023

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

- (1) This type of scenario occurred for an investment from 01/07/2018 to 01/07/2023  
(2) This type of scenario occurred for an investment from 01/04/2014 to 01/04/2019  
(3) This type of scenario occurred for an investment from 01/12/2018 to 01/12/2023

**January 2024**  
**EUR R Shares**

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

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

**EUR M Shares**

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

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

**GBP M Shares**

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021  
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023



### USD D Shares

| Example investment: USD 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | USD 8.230  | USD 5.920  |
|  | Average return each year            | -17,71%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.230  | USD 8.430  |
|  | Average return each year            | -17,71%    | -3,36%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.520  | USD 9.150  |
|  | Average return each year            | -4,85%     | -1,76%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 10.310 | USD 10.260 |
|  | Average return each year            | 3,10%      | 0,51%      |

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

### CHF D Shares

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

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

### EUR DM2 Shares

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

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

### USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021  
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

### CHF DM2 Shares

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

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

## GBP DM2 Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.570  | GBP 6.110  |
|  | Average return each year            | -14,29%    | -9,38%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.570  | GBP 9.150  |
|  | Average return each year            | -14,29%    | -1,76%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.910  | GBP 9.930  |
|  | Average return each year            | -0,89%     | -0,14%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.740 | GBP 11.130 |
|  | Average return each year            | 7,39%      | 2,17%      |

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

## EUR I2 Shares

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

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

## USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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

**December 23**  
**EUR R Shares**

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.230  | EUR 5.930  |
|  | Average return each year            | -17,71%    | -9,94%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.230  | EUR 8.430  |
|  | Average return each year            | -17,71%    | -3,35%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.520  | EUR 9.150  |
|  | Average return each year            | -4,84%     | -1,75%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.310 | EUR 10.260 |
|  | Average return each year            | 3,11%      | 0,52%      |

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

**EUR M Shares**

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

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

## GBP M Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021  
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

## USD D Shares

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

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

## CHF D Shares

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

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

## EUR DM2 Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.570  | EUR 6.320  |
|  | Average return each year            | -14,30%    | -8,75%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.570  | EUR 9.050  |
|  | Average return each year            | -14,30%    | -1,97%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.880  | EUR 9.850  |
|  | Average return each year            | -1,19%     | -0,29%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.740 | EUR 10.940 |
|  | Average return each year            | 7,38%      | 1,81%      |

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

## USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/07/2023  
(2) This type of scenario occurred for an investment from 31/07/2016 to 31/07/2021  
(3) This type of scenario occurred for an investment from 31/12/2018 to 31/12/2023

## CHF DM2 Shares

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 8.090  | CHF 6.190  |
|  | Average return each year            | -19,12%    | -9,15%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.570  | CHF 8.890  |
|  | Average return each year            | -14,28%    | -2,34%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.850  | CHF 9.800  |
|  | Average return each year            | -1,49%     | -0,41%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.740 | CHF 10.550 |
|  | Average return each year            | 7,41%      | 1,07%      |

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



### GBP DM2 Shares

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.570  | GBP 6.110  |
|   | Average return each year            | -14,29%    | -9,38%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.570  | GBP 9.150  |
|   | Average return each year            | -14,29%    | -1,76%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.910  | GBP 9.930  |
|   | Average return each year            | -0,89%     | -0,14%     |
| Favourable Scenario (3)   | What you might get back after costs | GBP 10.740 | GBP 11.130 |
|   | Average return each year            | 7,39%      | 2,17%      |

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

### EUR I2 Shares

| Example investment: EUR 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | EUR 8.270  | EUR 5.930  |
|   | Average return each year            | -17,27%    | -9,93%     |
| Unfavourable Scenario (1)   | What you might get back after costs | EUR 8.270  | EUR 8.660  |
|   | Average return each year            | -17,27%    | -2,85%     |
| Moderate Scenario (2)   | What you might get back after costs | EUR 9.560  | EUR 9.400  |
|   | Average return each year            | -4,38%     | -1,23%     |
| Favourable Scenario (3)   | What you might get back after costs | EUR 10.370 | EUR 10.480 |
|   | Average return each year            | 3,66%      | 0,94%      |

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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

**November 23**  
**EUR R Shares**

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

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

**EUR M Shares**

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2017-04-30 to 2022-04-30  
(3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

## GBP M Shares

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

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31  
(2) This type of scenario occurred for an investment from 2016-07-31 to 2021-07-31  
(3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

## USD D Shares

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

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

## CHF D Shares

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

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

## EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2018-11-30 to 2023-11-30

## USD DM2 Shares

| Example investment: USD 10,000   |                                     | 1 year    | 5 years    |
|--|-------------------------------------|-----------|------------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |           |            |
| Stress Scenario  | What you might get back after costs | USD 7.240 | USD 6.830  |
|  | Average return each year            | -27,64%   | -7,34%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 9.410 | USD 9.410  |
|  | Average return each year            | -5,91%    | -1,21%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.410 | USD 9.680  |
|  | Average return each year            | -5,91%    | -0,66%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 9.890 | USD 10.620 |
|  | Average return each year            | -1,05%    | 1,21%      |

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

## CHF DM2 Shares

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

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

### GBP DM2 Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.460  | GBP 8.120  |
|  | Average return each year            | -16,66%    | -4,09%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.330  | GBP 8.890  |
|  | Average return each year            | -16,66%    | -2,33%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.610  | GBP 9.530  |
|  | Average return each year            | -3,95%     | -0,95%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.360 | GBP 10.540 |
|  | Average return each year            | 3,57%      | 1,07%      |

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

### EUR I2 Shares

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

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

## USD I2 Shares

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

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

## GBP I2 Shares

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

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

## GBP DM2 Dist Shares

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

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

**October 23**  
**EUR R Shares**

| Example investment: EUR 10,000   |                                     | 1 year    | 5 years   |
|--|-------------------------------------|-----------|-----------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |           |           |
| Stress Scenario  | What you might get back after costs | EUR 5.910 | EUR 5.870 |
|  | Average return each year            | -40,90%   | -10,10%   |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 7.970 | EUR 8.170 |
|  | Average return each year            | -20,25%   | -3,96%    |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.220 | EUR 8.870 |
|  | Average return each year            | -7,78%    | -2,37%    |
| Favourable Scenario (3)  | What you might get back after costs | EUR 9.990 | EUR 9.840 |
|  | Average return each year            | -0,08%    | -0,33%    |

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

**EUR M Shares**

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

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



### GBP M Shares

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

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

### USD D Shares

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

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

## CHF D Shares

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

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

## EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
 (2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
 (3) This type of scenario occurred for an investment from 2013-10-31 to 2018-10-31

### USD DM2 Shares

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

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

### CHF DM2 Shares

| Example investment: CHF 10,000   |                                     | 1 year    | 5 years   |
|--|-------------------------------------|-----------|-----------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |           |
| Stress Scenario  | What you might get back after costs | CHF 6.750 | CHF 6.420 |
|  | Average return each year            | -32,54%   | -8,48%    |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 9.090 | CHF 9.330 |
|  | Average return each year            | -9,12%    | -1,37%    |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.410 | CHF 9.550 |
|  | Average return each year            | -5,91%    | -0,92%    |
| Favourable Scenario (3)  | What you might get back after costs | CHF 9.700 | CHF 9.850 |
|  | Average return each year            | -3,00%    | -0,29%    |

- (1) This type of scenario occurred for an investment from 2022-10-31 to 2023-10-31  
(2) This type of scenario occurred for an investment from 2015-12-31 to 2020-12-31  
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

### GBP DM2 Shares

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

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

### EUR I2 Shares

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

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

## USD I2 Shares

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

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

## GBP I2 Shares

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

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

## GBP DM2 Dist Shares

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

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

## September 23

### EUR R Shares

| Example investment: EUR 10,000   |                                     | 1 year    | 5 years    |
|--|-------------------------------------|-----------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |            |
| Stress Scenario  | What you might get back after costs | EUR 5.830 | EUR 5.750  |
|  | Average return each year            | -41,68%   | -10,49%    |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 7.970 | EUR 8.170  |
|  | Average return each year            | -20,25%   | -3,96%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.220 | EUR 8.870  |
|  | Average return each year            | -7,78%    | -2,37%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 9.990 | EUR 10.160 |
|  | Average return each year            | -0,08%    | 0,33%      |

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

### EUR M Shares

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

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

## GBP M Shares

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

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

## USD D Shares

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

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

## CHF D Shares

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

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

### EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-09-30 to 2018-09-30

### USD DM2 Shares

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

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

### CHF DM2 Shares

| Example investment: CHF 10,000   |                                     | 1 year    | 5 years   |
|--|-------------------------------------|-----------|-----------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |           |
| Stress Scenario  | What you might get back after costs | CHF 6.750 | CHF 6.420 |
|  | Average return each year            | -32,54%   | -8,48%    |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 9.090 | CHF 9.260 |
|  | Average return each year            | -9,12%    | -1,53%    |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.410 | CHF 9.540 |
|  | Average return each year            | -5,91%    | -0,93%    |
| Favourable Scenario (3)  | What you might get back after costs | CHF 9.700 | CHF 9.850 |
|  | Average return each year            | -3,00%    | -0,29%    |

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



### GBP DM2 Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.460  | GBP 8.120  |
|  | Average return each year            | -16,66%    | -4,09%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.330  | GBP 8.890  |
|  | Average return each year            | -16,66%    | -2,33%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.610  | GBP 9.530  |
|  | Average return each year            | -3,95%     | -0,95%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.360 | GBP 10.880 |
|  | Average return each year            | 3,57%      | 1,70%      |

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

### EUR I2 Shares

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

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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

**August 23**  
**EUR R Shares**

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

**EUR M Shares**

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

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31  
(2) This type of scenario occurred for an investment from 2015-06-30 to 2020-06-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### GBP M Shares

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

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31  
(2) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

### USD D Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### CHF D Shares

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 7.900  | CHF 7.690  |
|  | Average return each year            | -21,03%    | -5,12%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.080  | CHF 8.460  |
|  | Average return each year            | -19,15%    | -3,29%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.260  | CHF 9.330  |
|  | Average return each year            | -7,37%     | -1,39%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 10.110 | CHF 11.340 |
|  | Average return each year            | 1,14%      | 2,55%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2015-01-31 to 2020-01-31  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### GBP DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### USD DM2 Shares

| Example investment: USD 10,000   |                                     | 1 year    | 5 years    |
|--|-------------------------------------|-----------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |            |
| Stress Scenario  | What you might get back after costs | USD 7.240 | USD 6.830  |
|  | Average return each year            | -27,64%   | -7,34%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 9.410 | USD 9.410  |
|  | Average return each year            | -5,91%    | -1,21%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.410 | USD 9.630  |
|  | Average return each year            | -5,91%    | -0,76%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 9.820 | USD 10.250 |
|  | Average return each year            | -1,78%    | 0,50%      |

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

### CHF DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### EUR I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

### USD I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

## GBP I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

## GBP DM2 Dist Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-07-31  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-08-31 to 2018-08-31

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## EUR R Shares

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

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

## EUR M Shares

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

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



### GBP M Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 7.410  | GBP 6.910  |
|  | Average return each year            | -25,90%    | -7,11%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.440  | GBP 8.540  |
|  | Average return each year            | -15,57%    | -3,10%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.120  | GBP 9.800  |
|  | Average return each year            | -8,82%     | -0,40%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.380 | GBP 10.550 |
|  | Average return each year            | 3,78%      | 1,08%      |

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31  
(2) This type of scenario occurred for an investment from 2015-07-31 to 2020-07-31  
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

### USD D Shares

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

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

### CHF D Shares

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

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

### EUR DM2 Shares

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

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

### USD DM2 Shares

| Example investment: USD 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | USD 7.250  | USD 6.800  |
|  | Average return each year            | -27,51%    | -7,43%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.310  | USD 9.100  |
|  | Average return each year            | -16,88%    | -1,87%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.650  | USD 9.580  |
|  | Average return each year            | -3,46%     | -0,86%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 10.730 | USD 12.170 |
|  | Average return each year            | 7,29%      | 4,00%      |

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

### CHF DM2 Shares

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

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

### GBP DM2 Shares

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

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

### EUR I2 Shares

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

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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

June 2023

EUR R Shares

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

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

EUR M Shares

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

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

GBP M Shares

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

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

- (1) This type of scenario occurred for an investment from 2013-12-31 to 2018-12-31  
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30  
(3) This type of scenario occurred for an investment from 2017-12-31 to 2022-12-31

### USD D Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

### CHF D Shares

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

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

### GBP DM2 Shares

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

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

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

### EUR DM2 Shares

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

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

### USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30  
(2) This type of scenario occurred for an investment from 2014-04-30 to 2019-04-30  
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

### CHF DM2 Shares

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

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-06-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

### EUR I2 Shares

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

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

### USD I2 Shares

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

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

### GBP I2 Shares

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



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

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

### GBP DM2 Dist Shares

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

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

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EUR R Shares

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

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

EUR M Shares

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

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

GBP M Shares

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

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

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

### USD D Shares

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

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

### CHF D Shares

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

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

### GBP DM2 Shares

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

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

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

### EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 2017-06-30 to 2022-06-30  
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30  
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

### USD DM2 Shares

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

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

### CHF DM2 Shares

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

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

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

### EUR I2 Shares

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

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

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

### GBP DM2 Dist Shares

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

- (1) This type of scenario occurred for an investment from 2017-06-30 to 2022-06-30  
(2) This type of scenario occurred for an investment from 2015-11-30 to 2020-11-30  
(3) This type of scenario occurred for an investment from 2013-07-31 to 2018-07-31

April 2023

EUR R Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

EUR M Shares

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

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

### GBP M Shares

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

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

### USD D Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30



### CHF D Shares

| Example investment: CHF 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | CHF 7.900  | CHF 7.680  |
|   | Average return each year            | -21,03%    | -5,14%     |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF 8.050  | CHF 8.630  |
|   | Average return each year            | -19,47%    | -2,90%     |
| Moderate Scenario (2)   | What you might get back after costs | CHF 9.300  | CHF 9.340  |
|   | Average return each year            | -6,96%     | -1,35%     |
| Favourable Scenario (3)   | What you might get back after costs | CHF 10.740 | CHF 11.910 |
|   | Average return each year            | 7,38%      | 3,55%      |

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

### GBP DM2 Shares

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years    |
|---|-------------------------------------|------------|------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario   | What you might get back after costs | GBP 8.420  | GBP 8.090  |
|   | Average return each year            | -16,91%    | -4,16%     |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.310  | GBP 9.000  |
|   | Average return each year            | -16,91%    | -2,08%     |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.620  | GBP 9.590  |
|   | Average return each year            | -3,78%     | -0,83%     |
| Favourable Scenario (3)   | What you might get back after costs | GBP 13.170 | GBP 14.610 |
|   | Average return each year            | 31,73%     | 7,87%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

## EUR DM2 Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 7.160  | EUR 6.730  |
|  | Average return each year            | -28,44%    | -7,61%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.310  | EUR 8.920  |
|  | Average return each year            | -16,88%    | -2,26%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.610  | EUR 9.580  |
|  | Average return each year            | -3,88%     | -0,86%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 11.080 | EUR 12.280 |
|  | Average return each year            | 10,77%     | 4,19%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

## USD DM2 Shares

| Example investment: USD 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | USD 7.250  | USD 6.790  |
|  | Average return each year            | -27,55%    | -7,44%     |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.310  | USD 9.100  |
|  | Average return each year            | -16,88%    | -1,87%     |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.660  | USD 9.600  |
|  | Average return each year            | -3,39%     | -0,81%     |
| Favourable Scenario (3)  | What you might get back after costs | USD 11.080 | USD 12.280 |
|  | Average return each year            | 10,76%     | 4,19%      |

- (1) This type of scenario occurred for an investment from 2017-06-30 to 2022-06-30  
(2) This type of scenario occurred for an investment from 2016-07-31 to 2021-07-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

## CHF DM2 Shares

| Example investment: CHF 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | CHF 6.760  | CHF 6.370  |
|  | Average return each year            | -32,40%    | -8,61%     |
| Unfavourable Scenario (1)  | What you might get back after costs | CHF 8.310  | CHF 8.790  |
|  | Average return each year            | -16,90%    | -2,55%     |
| Moderate Scenario (2)  | What you might get back after costs | CHF 9.600  | CHF 9.580  |
|  | Average return each year            | -4,03%     | -0,86%     |
| Favourable Scenario (3)  | What you might get back after costs | CHF 11.080 | CHF 12.290 |
|  | Average return each year            | 10,80%     | 4,21%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

## EUR I2 Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 8.160  | EUR 7.840  |
|  | Average return each year            | -19,85%    | -4,75%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.020  | EUR 8.520  |
|  | Average return each year            | -19,85%    | -3,16%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.290  | EUR 9.100  |
|  | Average return each year            | -7,08%     | -1,86%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.700 | EUR 11.690 |
|  | Average return each year            | 6,95%      | 3,17%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

## USD I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

### GBP I2 Shares

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

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2014-08-31 to 2019-08-31  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

### GBP DM2 Dist Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 8.420  | GBP 8.090  |
|  | Average return each year            | -16,91%    | -4,16%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.310  | GBP 9.030  |
|  | Average return each year            | -16,91%    | -2,03%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.620  | GBP 9.590  |
|  | Average return each year            | -3,78%     | -0,83%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 11.080 | GBP 12.290 |
|  | Average return each year            | 10,81%     | 4,21%      |

- (1) This type of scenario occurred for an investment from 2018-07-31 to 2023-04-30  
(2) This type of scenario occurred for an investment from 2017-02-28 to 2022-02-28  
(3) This type of scenario occurred for an investment from 2013-04-30 to 2018-04-30

March 2023

EUR R Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | EUR 5.290  | EUR 5.210  |
|  | Average return each year            | -47,13%    | -12,23%    |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 7.970  | EUR 8.270  |
|  | Average return each year            | -20,25%    | -3,72%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.250  | EUR 8.930  |
|  | Average return each year            | -7,50%     | -2,24%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.660 | EUR 11.450 |
|  | Average return each year            | 6,55%      | 2,75%      |

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/03/2023  
(2) This type of scenario occurred for an investment from 28/02/2015 to 29/02/2020  
(3) This type of scenario occurred for an investment from 30/04/2013 to 30/04/2018

EUR M Shares

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

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

### GBP M Shares

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

- (1) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018  
(2) This type of scenario occurred for an investment from 31/03/2016 to 31/03/2021  
(3) This type of scenario occurred for an investment from 31/12/2017 to 31/12/2022

### USD D Shares

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

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

### CHF D Shares

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

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

### GBP DM2 Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years    |
|--|-------------------------------------|------------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |            |
| Stress Scenario  | What you might get back after costs | GBP 7.640  | GBP 7.310  |
|  | Average return each year            | -23,61%    | -6,07%     |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 8.100  | GBP 8.710  |
|  | Average return each year            | -18,98%    | -2,73%     |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.610  | GBP 9.470  |
|  | Average return each year            | -3,93%     | -1,08%     |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.760 | GBP 10.650 |
|  | Average return each year            | 7,64%      | 1,26%      |

- (1) This type of scenario occurred for an investment from 31/10/2014 to 31/10/2019  
(2) This type of scenario occurred for an investment from 31/01/2018 to 31/01/2023  
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

### EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/03/2023  
(2) This type of scenario occurred for an investment from 31/07/2017 to 31/07/2022  
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

### USD DM2 Shares

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

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

### CHF DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/03/2023  
(2) This type of scenario occurred for an investment from 30/04/2015 to 30/04/2020  
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

### EUR I2 Shares

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

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

### USD I2 Shares

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

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



### GBP I2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2014 to 31/10/2019  
(2) This type of scenario occurred for an investment from 31/01/2018 to 31/01/2023  
(3) This type of scenario occurred for an investment from 31/03/2013 to 31/03/2018

### GBP DM2 Dist Shares

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

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

## February 2023

### EUR R Shares

| Example investment: EUR 10,000   |                                     | 1 year |         | 5 years |         |
|--|-------------------------------------|--------|---------|---------|---------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |        |         |         |         |
| Stress Scenario  | What you might get back after costs | EUR    | 5.290   | EUR     | 5.210   |
|  | Average return each year            |        | -47,13% |         | -12,23% |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR    | 7.970   | EUR     | 8.340   |
|  | Average return each year            |        | -20,25% | -3,56%  | -4,79%  |
| Moderate Scenario (2)  | What you might get back after costs | EUR    | 9.250   | EUR     | 8.950   |
|  | Average return each year            |        | -7,50%  | -2,19%  | 1,09%   |
| Favourable Scenario (3)  | What you might get back after costs | EUR    | 10.660  | EUR     | 11.450  |
|  | Average return each year            |        | 6,55%   |         | 2,75%   |

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

### EUR M Shares

| Example investment: EUR 10,000   |                                     | 1 year |         | 5 years |         |
|--|-------------------------------------|--------|---------|---------|---------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |        |         |         |         |
| Stress Scenario  | What you might get back after costs | EUR    | 5.460   | EUR     | 5.330   |
|  | Average return each year            |        | -45,37% |         | -11,84% |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR    | 7.960   | EUR     | 8.620   |
|  | Average return each year            |        | -20,44% | -2,93%  | -4,79%  |
| Moderate Scenario (2)  | What you might get back after costs | EUR    | 9.310   | EUR     | 9.180   |
|  | Average return each year            |        | -6,92%  | -1,70%  | 1,09%   |
| Favourable Scenario (3)  | What you might get back after costs | EUR    | 10.030  | EUR     | 10.320  |
|  | Average return each year            |        | 0,33%   |         | 0,63%   |

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

### GBP M Shares

| Example investment: GBP 10,000   |                                     | 1 year |         | 5 years |        |
|--|-------------------------------------|--------|---------|---------|--------|
| <b>Minimum There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                                     |        |         |         |        |
| Stress Scenario  | What you might get back after costs | GBP    | 7.410   | GBP     | 6.910  |
|  | Average return each year            |        | -25,92% |         | -7,12% |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP    | 8.440   | GBP     | 8.540  |
|  | Average return each year            |        | -15,57% | -3,10%  | -4,79% |
| Moderate Scenario (2)  | What you might get back after costs | GBP    | 9.120   | GBP     | 9.760  |
|  | Average return each year            |        | -8,82%  | -0,48%  | 1,09%  |
| Favourable Scenario (3)  | What you might get back after costs | GBP    | 10.380  | GBP     | 10.550 |
|  | Average return each year            |        | 3,78%   |         | 1,08%  |

- (1) This type of scenario occurred for an investment from 31/12/2013 to 31/12/2018  
 (2) This type of scenario occurred for an investment from 30/04/2016 to 30/04/2021  
 (3) This type of scenario occurred for an investment from 31/12/2017 to 31/12/2022

### USD D Shares

| Example investment: USD 10,000  |                                     | 1 year    | 5 years       |
|---|-------------------------------------|-----------|---------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |               |
| Stress Scenario   | What you might get back after costs | USD 7.760 | USD 7.500     |
|   | Average return each year            | -22,41%   | -5,60%        |
| Unfavourable Scenario (1)   | What you might get back after costs | USD 8.870 | USD 9.380     |
|   | Average return each year            | -11,26%   | -1,27% -4,79% |
| Moderate Scenario (2)   | What you might get back after costs | USD 9.290 | USD 9.830     |
|   | Average return each year            | -7,11%    | -0,34% 1,09%  |
| Favourable Scenario (3)   | What you might get back after costs | USD 9.600 | USD 10.320    |
|   | Average return each year            | -4,03%    | 0,63%         |

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

### CHF D Shares

| Example investment: CHF 10,000  |                                     | 1 year    | 5 years       |
|---|-------------------------------------|-----------|---------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |               |
| Stress Scenario   | What you might get back after costs | CHF 7.890 | CHF 7.680     |
|   | Average return each year            | -21,06%   | -5,15%        |
| Unfavourable Scenario (1)   | What you might get back after costs | CHF 8.870 | CHF 8.990     |
|   | Average return each year            | -11,26%   | -2,10% -4,79% |
| Moderate Scenario (2)   | What you might get back after costs | CHF 9.220 | CHF 9.570     |
|   | Average return each year            | -7,84%    | -0,88% 1,09%  |
| Favourable Scenario (3)   | What you might get back after costs | CHF 9.600 | CHF 10.320    |
|   | Average return each year            | -4,03%    | 0,63%         |

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

### GBP DM2 Shares

| Example investment: GBP 10,000  |                                     | 1 year     | 5 years       |
|---|-------------------------------------|------------|---------------|
| Minimum There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |               |
| Stress Scenario   | What you might get back after costs | GBP 7.640  | GBP 7.300     |
|   | Average return each year            | -23,61%    | -6,09%        |
| Unfavourable Scenario (1)   | What you might get back after costs | GBP 8.100  | GBP 8.710     |
|   | Average return each year            | -18,98%    | -2,73% -4,79% |
| Moderate Scenario (2)   | What you might get back after costs | GBP 9.610  | GBP 9.470     |
|   | Average return each year            | -3,93%     | -1,08% 1,09%  |
| Favourable Scenario (3)   | What you might get back after costs | GBP 10.760 | GBP 10.650    |
|   | Average return each year            | 7,64%      | 1,26%         |

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

## EUR DM2 Shares

| Example investment: EUR 10,000   |                                     | 1 year    | 5 years      |
|--|-------------------------------------|-----------|--------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |              |
| Stress Scenario  | What you might get back after costs | EUR 7.150 | EUR 6.730    |
|  | Average return each year            | -28,48%   | -7,61%       |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 9.160 | EUR 9.450    |
|  | Average return each year            | -8,42%    | -1,12%       |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.550 | EUR 9.960    |
|  | Average return each year            | -4,48%    | -0,08% 1.09% |
| Favourable Scenario (3)  | What you might get back after costs | EUR 9.900 | EUR 10.640   |
|  | Average return each year            | -0,98%    | 1,26%        |

- (1) This type of scenario occurred for an investment from 31/10/2020 to 28/02/2023  
(2) This type of scenario occurred for an investment from 30/06/2015 to 30/06/2020  
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

## USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 30/11/2021 to 28/02/2023  
(2) This type of scenario occurred for an investment from 31/07/2017 to 31/07/2022  
(3) This type of scenario occurred for an investment from 28/02/2013 to 28/02/2018

## CHF DM2 Shares

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

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

## EUR I2 Shares

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

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

## USD I2 Shares

| Example investment: USD 10,000   |                                     | 1 year    | 5 years            |
|--|-------------------------------------|-----------|--------------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |                    |
| Stress Scenario  | What you might get back after costs | USD 7.760 | USD 7.500          |
|  | Average return each year            | -22,41%   | -5,60%             |
| Unfavourable Scenario (1)  | What you might get back after costs | USD 8.870 | USD 9.380          |
|  | Average return each year            | -11,26%   | -1,27%      -4,79% |
| Moderate Scenario (2)  | What you might get back after costs | USD 9.290 | USD 9.830          |
|  | Average return each year            | -7,11%    | -0,34%             |
| Favourable Scenario (3)  | What you might get back after costs | USD 9.600 | USD 10.320         |
|  | Average return each year            | -4,03%    | 0,63%              |

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

## GBP I2 Shares

| Example investment: GBP 10,000   |                                     | 1 year     | 5 years            |
|--|-------------------------------------|------------|--------------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |                    |
| Stress Scenario  | What you might get back after costs | GBP 7.400  | GBP 7.080          |
|  | Average return each year            | -25,97%    | -6,68%             |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 7.850  | GBP 8.440          |
|  | Average return each year            | -21,49%    | -3,33%      -4,79% |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.310  | GBP 9.180          |
|  | Average return each year            | -6,90%     | -1,70%      1,09%  |
| Favourable Scenario (3)  | What you might get back after costs | GBP 10.430 | GBP 10.320         |
|  | Average return each year            | 4,32%      | 0,63%              |

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

## GBP DM2 Dist Shares

| Example investment: GBP 10,000   |                                     | 1 year    | 5 years          |
|--|-------------------------------------|-----------|------------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |                  |
| Stress Scenario  | What you might get back after costs | GBP 8.050 | GBP 7.780        |
|  | Average return each year            | -19,54%   | -4,91%           |
| Unfavourable Scenario (1)  | What you might get back after costs | GBP 9.160 | GBP 9.480        |
|  | Average return each year            | -8,43%    | -1,07%<br>-4,79% |
| Moderate Scenario (2)  | What you might get back after costs | GBP 9.570 | GBP 10.130       |
|  | Average return each year            | -4,28%    | 0,26%<br>1,09%   |
| Favourable Scenario (3)  | What you might get back after costs | GBP 9.900 | GBP 10.650       |
|  | Average return each year            | -0,97%    | 1,26%            |

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

## January 2023

### EUR R Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 3 years          |
|--|-------------------------------------|------------|------------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |                  |
| Stress Scenario  | What you might get back after costs | EUR 5.290  | EUR 5.210        |
|  | Average return each year            | -47,12%    | -12,23%          |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 7.970  | EUR 8.340        |
|  | Average return each year            | -20,25%    | -3,56%<br>-4,79% |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.250  | EUR 8.960        |
|  | Average return each year            | -7,49%     | -2,18%<br>1,09%  |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.660 | EUR 11.450       |
|  | Average return each year            | 6,55%      | 2,75%            |

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

### EUR M Shares

| Example investment: EUR 10,000   |                                     | 1 year     | 3 years          |
|--|-------------------------------------|------------|------------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |            |                  |
| Stress Scenario  | What you might get back after costs | EUR 5.460  | EUR 5.320        |
|  | Average return each year            | -45,40%    | -11,87%          |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 7.960  | EUR 8.620        |
|  | Average return each year            | -20,44%    | -2,93%<br>-4,79% |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.310  | EUR 9.200        |
|  | Average return each year            | -6,92%     | -1,65%<br>1,09%  |
| Favourable Scenario (3)  | What you might get back after costs | EUR 10.030 | EUR 10.450       |
|  | Average return each year            | 0,33%      | 0,89%            |

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

### GBP M Shares

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

- (1) This type of scenario occurred for an investment from 31/07/2018 to 31/01/2023  
(2) This type of scenario occurred for an investment from 30/04/2016 to 30/04/2021  
(3) This type of scenario occurred for an investment from 31/05/2013 to 31/05/2018

### USD D Shares

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

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

### CHF D Shares

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

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

### EUR DM2 Shares

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

- (1) This type of scenario occurred for an investment from 31/10/2020 to 31/01/2023  
(2) This type of scenario occurred for an investment from 31/05/2014 to 31/05/2019  
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018

### USD DM2 Shares

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

- (1) This type of scenario occurred for an investment from 30/11/2021 to 31/01/2023  
(2) This type of scenario occurred for an investment from 31/05/2014 to 31/05/2019  
(3) This type of scenario occurred for an investment from 31/01/2013 to 31/01/2018

### CHF DM2 Shares

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

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



### GBP DM2 Shares

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

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

### EUR I2 Shares

| Example investment: EUR 10,000   |                                     | 1 year    | 3 years    |
|--|-------------------------------------|-----------|------------|
| <b>Minimum</b> There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |           |            |
| Stress Scenario  | What you might get back after costs | EUR 7.800 | EUR 7.540  |
|  | Average return each year            | -22,04%   | -5,49%     |
| Unfavourable Scenario (1)  | What you might get back after costs | EUR 8.870 | EUR 9.180  |
|  | Average return each year            | -11,26%   | -1,70%     |
| Moderate Scenario (2)  | What you might get back after costs | EUR 9.280 | EUR 9.820  |
|  | Average return each year            | -7,18%    | -0,37%     |
| Favourable Scenario (3)  | What you might get back after costs | EUR 9.600 | EUR 10.450 |
|  | Average return each year            | -4,03%    | 0,89%      |

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

### USD I2 Shares

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

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

### GBP I2 Shares

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

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

### GBP DM2 Dist Shares

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

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