

## Monthly Performance Scenario

This document provides you with information on performance scenarios.

What you will get from this product depends on future market performance.

This product is managed by UNIVERSAL-INVESTMENT-LUXEMBOURG S.A., which is authorized in Luxembourg, and regulated by the Commission de Secteur Financier (CSSF). For more information on this product, please refer to [www.universal-investment.com](http://www.universal-investment.com) or Call +352 261502-1.

Publication Date 24/10/2024

## Monthly Performance Scenarios

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator.

Currency is provided in US Dollar

|                |                    |         | Scenarios                                 |                     |   |                     |   |                     |   |                     |
|----------------|--------------------|---------|---|---------------------|---|---------------------|---|---------------------|---|---------------------|
|                |                    |         | Stress                                    |                     | Unfavourable                              |                     | Moderate                                  |                     | Favourable                                |                     |
| Date           | Example Investment | Term    | What you might get back after costs (USD) | Avg return/year (%) | What you might get back after costs (USD) | Avg return/year (%) | What you might get back after costs (USD) | Avg return/year (%) | What you might get back after costs (USD) | Avg return/year (%) |
| September 2024 | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |
|                |                    | 5 Years | 5,180                                     | -12.3               | 7,340                                     | -6.0                | 9,520                                     | -1.0                | 10,320                                    | 0.6                 |
| August 2024    | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,590                                     | -4.1                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,030                                     | -2.0                | 10,000                                    | 0.0                 |
| July 2024      | USD 10000          | 1 Year  | 4,740                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,030                                     | -2.0                | 10,000                                    | 0.0                 |
| June 2024      | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,030                                     | -2.0                | 10,000                                    | 0.0                 |
| May 2024       | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| April 2024     | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| March 2024     | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| February 2024  | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |
|                |                    | 5 Years | 5,180                                     | -12.3               | 7,340                                     | -6.0                | 9,520                                     | -1.0                | 10,320                                    | 0.6                 |
| January 2024   | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| December 2023  | USD 10000          | 1 Year  | 4,720                                     | -52.8               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| November 2023  | USD 10000          | 1 Year  | 4,730                                     | -52.7               | 7,750                                     | -22.5               | 9,570                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,070                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| October 2023   | USD 10000          | 1 Year  | 4,720                                     | -52.8               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,060                                     | -12.7               | 7,120                                     | -6.6                | 9,020                                     | -2.1                | 10,000                                    | 0.0                 |
| September 2023 | USD 10000          | 1 Year  | 4,720                                     | -52.9               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,060                                     | -12.7               | 7,120                                     | -6.6                | 9,030                                     | -2.0                | 10,000                                    | 0.0                 |
| August 2023    | USD 10000          | 1 Year  | 4,710                                     | -52.9               | 7,750                                     | -22.5               | 9,570                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,060                                     | -12.7               | 7,120                                     | -6.6                | 9,060                                     | -2.0                | 10,000                                    | 0.0                 |
| July 2023      | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |
|                |                    | 5 Years | 5,180                                     | -12.3               | 7,340                                     | -6.0                | 9,520                                     | -1.0                | 10,320                                    | 0.6                 |
| June 2023      | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |
|                |                    | 5 Years | 5,180                                     | -12.3               | 7,340                                     | -6.0                | 9,520                                     | -1.0                | 10,320                                    | 0.6                 |
| May 2023       | USD 10000          | 1 Year  | 4,710                                     | -52.9               | 7,750                                     | -22.5               | 9,570                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,060                                     | -12.7               | 7,120                                     | -6.6                | 9,120                                     | -1.8                | 10,000                                    | 0.0                 |
| April 2023     | USD 10000          | 1 Year  | 4,690                                     | -53.1               | 7,750                                     | -22.5               | 9,560                                     | -4.4                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,040                                     | -12.8               | 7,120                                     | -6.6                | 9,120                                     | -1.8                | 10,000                                    | 0.0                 |
| March 2023     | USD 10000          | 1 Year  | 4,650                                     | -53.5               | 7,750                                     | -22.5               | 9,570                                     | -4.3                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,030                                     | -12.9               | 7,120                                     | -6.6                | 9,140                                     | -1.8                | 10,000                                    | 0.0                 |
| February 2023  | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |
|                |                    | 5 Years | 5,180                                     | -12.3               | 7,340                                     | -6.0                | 9,520                                     | -1.0                | 10,320                                    | 0.6                 |
| January 2023   | USD 10000          | 1 Year  | 4,640                                     | -53.6               | 7,750                                     | -22.5               | 9,590                                     | -4.1                | 11,100                                    | 11.0                |
|                |                    | 5 Years | 5,030                                     | -12.9               | 7,120                                     | -6.6                | 9,220                                     | -1.6                | 10,000                                    | 0.0                 |
| December 2022  | USD 10000          | 1 Year  | 4,780                                     | -52.2               | 7,990                                     | -20.1               | 9,890                                     | -1.1                | 11,440                                    | 14.4                |

|  |  |         |       |       |       |      |       |      |        |     |
|--|--|---------|-------|-------|-------|------|-------|------|--------|-----|
|  |  | 5 Years | 5,180 | -12.3 | 7,340 | -6.0 | 9,520 | -1.0 | 10,320 | 0.6 |
|--|--|---------|-------|-------|-------|------|-------|------|--------|-----|