

## 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 08/11/2024

## 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 Swiss Franc

|                |                    |         | Scenarios                                 |                     |   |                     |   |                     |   |                     |
|----------------|--------------------|---------|---|---------------------|---|---------------------|---|---------------------|---|---------------------|
|                |                    |         | Stress                                    |                     | Unfavourable                              |                     | Moderate                                  |                     | Favourable                                |                     |
| Date           | Example Investment | Term    | What you might get back after costs (CHF) | Avg return/year (%) | What you might get back after costs (CHF) | Avg return/year (%) | What you might get back after costs (CHF) | Avg return/year (%) | What you might get back after costs (CHF) | Avg return/year (%) |
| October 2024   | CHF 10000          | 1 Year  | 4,180                                     | -58.2               | 7,470                                     | -25.3               | 9,770                                     | -2.3                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,600                                     | -11.0               | 7,530                                     | -5.5                | 9,780                                     | -0.4                | 12,870                                    | 5.2                 |
| September 2024 | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |
|                |                    | 5 Years | 6,420                                     | -13.7               | 7,390                                     | -9.6                | 10,360                                    | 1.2                 | 12,110                                    | 6.6                 |
| August 2024    | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,770                                     | -2.3                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,680                                     | -10.7               | 7,370                                     | -5.9                | 10,210                                    | 0.4                 | 12,870                                    | 5.2                 |
| July 2024      | CHF 10000          | 1 Year  | 6,310                                     | -36.9               | 7,470                                     | -25.3               | 9,770                                     | -2.3                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,680                                     | -10.7               | 7,270                                     | -6.2                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| June 2024      | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,770                                     | -2.3                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,680                                     | -10.7               | 7,240                                     | -6.3                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| May 2024       | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,770                                     | -2.3                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,280                                     | -6.2                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| April 2024     | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,800                                     | -2.0                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,250                                     | -6.2                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| March 2024     | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,850                                     | -1.5                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,680                                     | -10.7               | 7,420                                     | -5.8                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| February 2024  | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |
|                |                    | 5 Years | 6,420                                     | -13.7               | 7,390                                     | -9.6                | 10,360                                    | 1.2                 | 12,110                                    | 6.6                 |
| January 2024   | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,860                                     | -1.4                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,260                                     | -6.2                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| December 2023  | CHF 10000          | 1 Year  | 6,290                                     | -37.1               | 7,470                                     | -25.3               | 9,880                                     | -1.2                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,360                                     | -5.9                | 10,260                                    | 0.5                 | 12,870                                    | 5.2                 |
| November 2023  | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,880                                     | -1.2                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,100                                     | -6.6                | 10,270                                    | 0.5                 | 12,870                                    | 5.2                 |
| October 2023   | CHF 10000          | 1 Year  | 6,300                                     | -37.0               | 7,470                                     | -25.3               | 9,890                                     | -1.1                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 6,810                                     | -7.4                | 10,270                                    | 0.5                 | 12,870                                    | 5.2                 |
| September 2023 | CHF 10000          | 1 Year  | 6,290                                     | -37.1               | 7,470                                     | -25.3               | 9,910                                     | -0.9                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,660                                     | -10.7               | 7,000                                     | -6.9                | 10,300                                    | 0.6                 | 12,870                                    | 5.2                 |
| August 2023    | CHF 10000          | 1 Year  | 6,290                                     | -37.1               | 7,470                                     | -25.3               | 9,920                                     | -0.8                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,200                                     | -6.4                | 10,410                                    | 0.8                 | 12,870                                    | 5.2                 |
| July 2023      | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |
|                |                    | 5 Years | 6,420                                     | -13.7               | 7,390                                     | -9.6                | 10,360                                    | 1.2                 | 12,110                                    | 6.6                 |
| June 2023      | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |
|                |                    | 5 Years | 6,420                                     | -13.7               | 7,390                                     | -9.6                | 10,360                                    | 1.2                 | 12,110                                    | 6.6                 |
| May 2023       | CHF 10000          | 1 Year  | 6,290                                     | -37.1               | 7,470                                     | -25.3               | 9,940                                     | -0.6                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,670                                     | -10.7               | 7,250                                     | -6.2                | 10,480                                    | 0.9                 | 12,870                                    | 5.2                 |
| April 2023     | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 9,960                                     | -0.4                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,650                                     | -10.8               | 7,260                                     | -6.2                | 10,490                                    | 1.0                 | 12,870                                    | 5.2                 |
| March 2023     | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 9,960                                     | -0.4                | 11,940                                    | 19.4                |
|                |                    | 5 Years | 5,640                                     | -10.8               | 7,290                                     | -6.1                | 10,650                                    | 1.3                 | 12,870                                    | 5.2                 |
| February 2023  | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |
|                |                    | 5 Years | 6,420                                     | -13.7               | 7,390                                     | -9.6                | 10,360                                    | 1.2                 | 12,110                                    | 6.6                 |
| January 2023   | CHF 10000          | 1 Year  | 6,270                                     | -37.3               | 7,470                                     | -25.3               | 10,000                                    | 0.0                 | 11,940                                    | 19.4                |

|               |           |         |       |       |       |       |        |     |        |      |
|---------------|-----------|---------|-------|-------|-------|-------|--------|-----|--------|------|
|               |           | 5 Years | 6,420 | -13.7 | 7,390 | -9.6  | 10,360 | 1.2 | 12,110 | 6.6  |
| December 2022 | CHF 10000 | 1 Year  | 6,270 | -37.3 | 7,470 | -25.3 | 10,000 | 0.0 | 11,940 | 19.4 |
|               |           | 5 Years | 5,640 | -10.8 | 7,280 | -6.2  | 10,880 | 1.7 | 12,870 | 5.2  |