



PERFORMANCE SCENARIOS

December 2023 - Data 30/11/2023

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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor's costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.

WEALTH ALTER SERV VCIC PLC SELECT CLASS P (CYF00000820)

Investment:10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
Minimum: There is no minimum guaranteed return.You could lose some or all of your investment.			
Stress senario:	What you might get back after costs	5,560 EUR	7,610 EUR
	Average return each year	-44.4%	-8.7%
Unfavorable Scenario	What you might get back after costs	8,480 EUR	8,550 EUR
	Average return each year	-15.2%	-5.1%
Moderate scenario	What you might get back after costs	10,140 EUR	10,470 EUR
	Average return each year	1.4%	1.5%
Favorable scenario	What you might get back after costs	12,600 EUR	11,990 EUR
	Average return each year	26.0%	6.2%

The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you exit after 1 year) and between April 2017 - April 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between February 2021 - February 2022 (if you exit after 1 year) and between May 2015 - May 2018 (if you exit after 3 years).

The favourable scenario occurred for an investment between April 2020 - April 2021 (if you exit after 1 year) and between January 2019 - January 2022 (if you exit after 3 years).



PERFORMANCE SCENARIOS

November 2023 - Data 31/10/2023

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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor's costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.

WEALTH ALTER SERV VCIC PLC SELECT CLASS P (CYF00000820)

Investment:10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
Minimum: There is no minimum guaranteed return.You could lose some or all of your investment.			
Stress senario:	What you might get back after costs	5,810 EUR	6,800 EUR
	Average return each year	-41.9%	-12.0%
Unfavorable Scenario	What you might get back after costs	8,480 EUR	8,530 EUR
	Average return each year	-15.2%	-5.1%
Moderate scenario	What you might get back after costs	10,140 EUR	10,470 EUR
	Average return each year	1.4%	1.6%
Favorable scenario	What you might get back after costs	12,600 EUR	11,980 EUR
	Average return each year	26.0%	6.2%

The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you exit after 1 year) and between April 2017 - April 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between December 2014 - December 2015 (if you exit after 1 year) and between May 2016 - May 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between April 2020 - April 2021 (if you exit after 1 year) and between January 2019 - January 2022 (if you exit after 3 years).



PERFORMANCE SCENARIOS

October 2023 - Data 29/09/2023

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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor's costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.

WEALTH ALTER SERV VCIC PLC SELECT CLASS P (CYF000000820)

Investment:10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
Minimum: There is no minimum guaranteed return.You could lose some or all of your investment.			
Stress scenario:	What you might get back after costs	5,460 EUR	7,400 EUR
	Average return each year	-45.4%	-9.5%
Unfavorable Scenario	What you might get back after costs	8,480 EUR	8,550 EUR
	Average return each year	-15.2%	-5.1%
Moderate scenario	What you might get back after costs	10,140 EUR	10,490 EUR
	Average return each year	1.4%	1.6%
Favorable scenario	What you might get back after costs	12,600 EUR	11,990 EUR
	Average return each year	26.0%	6.2%

The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you exit after 1 year) and between April 2017 - April 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between March 2019 - March 2020 (if you exit after 1 year) and between February 2018 - February 2021 (if you exit after 3 years).

The favourable scenario occurred for an investment between April 2020 - April 2021 (if you exit after 1 year) and between January 2019 - January 2022 (if you exit after 3 years).



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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor's costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.

WEALTH ALTER SERV VCIC PLC SELECT CLASS P (CYF00000820)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario:	What you might get back after costs	5,500 EUR	7,600 EUR
	Average return each year	-45.0%	-8.7%
Unfavorable Scenario	What you might get back after costs	8,480 EUR	8,550 EUR
	Average return each year	-15.2%	-5.1%
Moderate scenario	What you might get back after costs	10,140 EUR	10,510 EUR
	Average return each year	1.4%	1.7%
Favorable scenario	What you might get back after costs	12,600 EUR	11,990 EUR
	Average return each year	26.0%	6.2%

The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you exit after 1 year) and between April 2017 - April 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between December 2014 - December 2015 (if you exit after 1 year) and between August 2016 - August 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between April 2020 - April 2021 (if you exit after 1 year) and between January 2019 - January 2022 (if you exit after 3 years).



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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor's costs. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances.

WEALTH ALTER SERV VCIC PLC SELECT CLASS P (CYF00000820)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario:	What you might get back after costs	5,620 EUR	7,720 EUR
	Average return each year	-43.8%	-8.3%
Unfavorable Scenario	What you might get back after costs	8,480 EUR	8,530 EUR
	Average return each year	-15.2%	-5.1%
Moderate scenario	What you might get back after costs	10,140 EUR	10,520 EUR
	Average return each year	1.4%	1.7%
Favorable scenario	What you might get back after costs	12,600 EUR	11,980 EUR
	Average return each year	26.0%	6.2%

The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you exit after 1 year) and between April 2017 - April 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between February 2020 - February 2021 (if you exit after 1 year) and between July 2016 - July 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between April 2020 - April 2021 (if you exit after 1 year) and between January 2019 - January 2022 (if you exit after 3 years).