



PERFORMANCE SCENARIOS

September 2024 - Data from 30/08/2024

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 | 2,420 EUR | 5,060 EUR |
| | Average return each year | -75.8% | -20.3% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,190 EUR | 10,370 EUR |
| | Average return each year | 1.9% | 1.2% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

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

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

August 2024 - Data from 31/07/2024

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 | 2,460 EUR | 5,140 EUR |
| | Average return each year | -75.4% | -19.9% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,180 EUR | 10,380 EUR |
| | Average return each year | 1.8% | 1.2% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

The moderate scenario occurred on an investment between May 2019 - May 2020 (if you exit after 1 year) and between April 2016 - April 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

July 2024 - Data from 28/06/2024

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 | 2,590 EUR | 5,450 EUR |
| | Average return each year | -74.1% | -18.3% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,180 EUR | 10,380 EUR |
| | Average return each year | 1.8% | 1.3% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

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

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

June 2024 - Data from 31/05/2024

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 | 2,440 EUR | 4,950 EUR |
| | Average return each year | -75.6% | -20.9% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,170 EUR | 10,390 EUR |
| | Average return each year | 1.7% | 1.3% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

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

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

May 2024 - Data from 30/04/2024

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 | 2,420 EUR | 5,040 EUR |
| | Average return each year | -75.8% | -20.4% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,170 EUR | 10,400 EUR |
| | Average return each year | 1.7% | 1.3% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

The moderate scenario occurred or an investment between November 2015 - November 2016 (if you exit after 1 year) and between March 2021 - March 2024 (if you exit after 3 years).

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

April 2024 - Data from 29/03/2024

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 | 2,530 EUR | 5,340 EUR |
| | Average return each year | -74.7% | -18.9% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,160 EUR | 10,410 EUR |
| | Average return each year | 1.6% | 1.3% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

The moderate scenario occurred or an investment between November 2015 - November 2016 (if you exit after 1 year) and between January 2018 - January 2021 (if you exit after 3 years).

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

March 2024 - Data from 29/02/2024

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 | 2,590 EUR | 5,450 EUR |
| | Average return each year | -74.1% | -18.3% |
| Unfavorable Scenario | What you might get back after costs | 8,560 EUR | 8,550 EUR |
| | Average return each year | -14.4% | -5.1% |
| Moderate scenario | What you might get back after costs | 10,150 EUR | 10,420 EUR |
| | Average return each year | 1.5% | 1.4% |
| Favorable scenario | What you might get back after costs | 12,600 EUR | 11,950 EUR |
| | Average return each year | 26.0% | 6.1% |

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

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

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).



PERFORMANCE SCENARIOS

February 2024 - Data 31/01/2024

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 | 5,490 EUR | 7,420 EUR |
| | Average return each year | -45.1% | -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 | 10,150 EUR | 10,440 EUR |
| | Average return each year | 1.5% | 1.4% |
| 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 September 2014 - September 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 | 5,480 EUR | 7,410 EUR |
| | Average return each year | -45.2% | -9.5% |
| 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 | 10,450 EUR |
| | Average return each year | 1.4% | 1.5% |
| 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 April 2020 - April 2023 (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).