



## PERFORMANCE SCENARIOS

### December 2025 - Data from 30/11/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,430 EUR	7,170 EUR
	Average return each year	-25.7%	-10.5%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,270 EUR
	Average return each year	1.2%	0.9%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).

The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between March 2020 - March 2023 (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

### November 2025 - Data from 31/10/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,720 EUR	7,440 EUR
	Average return each year	-22.8%	-9.4%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,260 EUR
	Average return each year	1.2%	0.8%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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

### October 2025 - Data from 30/09/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,830 EUR	7,490 EUR
	Average return each year	-21.7%	-9.2%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,250 EUR
	Average return each year	1.3%	0.8%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred on an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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

### September 2025 - Data from 31/08/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,820 EUR	7,440 EUR
	Average return each year	-21.8%	-9.4%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,240 EUR
	Average return each year	1.3%	0.8%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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 2025 - Data from 31/07/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,610 EUR	7,380 EUR
	Average return each year	-23.9%	-9.6%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,230 EUR
	Average return each year	1.3%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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 2025 - Data from 30/06/2025

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.

### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,440 EUR	7,300 EUR
	Average return each year	-25.6%	-10.0%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,230 EUR
	Average return each year	1.3%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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 2025 - Data from 31/05/2025

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.

### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,360 EUR	7,180 EUR
	Average return each year	-26.4%	-10.4%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,220 EUR
	Average return each year	1.3%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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 2025 - Data from 30/04/2025

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.

### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,290 EUR	7,170 EUR
	Average return each year	-27.1%	-10.5%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,130 EUR	10,210 EUR
	Average return each year	1.3%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).  
 The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2022 - April 2025 (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 2025 - Data from 31/03/2025

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.

### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,240 EUR	7,150 EUR
	Average return each year	-27.6%	-10.6%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,210 EUR
	Average return each year	1.2%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).

The moderate scenario occurred on an investment between July 2022 - July 2023 (if you exit after 1 year) and between April 2015 - April 2018 (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 2025 - Data from 28/02/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,240 EUR	7,070 EUR
	Average return each year	-27.6%	-10.9%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,210 EUR
	Average return each year	1.2%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).

The moderate scenario occurred on an investment between July 2022 - July 2023 (if you exit after 1 year) and between July 2015 - July 2018 (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 2025 - Data from 31/01/2025

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,190 EUR	7,000 EUR
	Average return each year	-28.1%	-11.2%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,210 EUR
	Average return each year	1.2%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).

The moderate scenario occurred on an investment between July 2022 - July 2023 (if you exit after 1 year) and between July 2015 - July 2018 (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

### January 2025 - Data from 31/12/2024

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.

#### NOVELTY INVESTMENT SHARES (CYF000003352)

Investment: 10,000 EUR		In case of early departure 1 year	In case of early departure 3 years
<b>Minimum:</b> There is no minimum guaranteed return. You could lose some or all of your investment.			
<b>Stress scenario:</b>	What you might get back after costs	7,420 EUR	7,160 EUR
	Average return each year	-25.8%	-10.5%
<b>Unfavorable Scenario</b>	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
<b>Moderate scenario</b>	What you might get back after costs	10,120 EUR	10,220 EUR
	Average return each year	1.2%	0.7%
<b>Favorable scenario</b>	What you might get back after costs	11,220 EUR	11,660 EUR
	Average return each year	12.2%	5.2%

The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you exit after 1 year) and between September 2019 - September 2022 (if you exit after 3 years).

The moderate scenario occurred or an investment between July 2022 - July 2023 (if you exit after 1 year) and between July 2015 - July 2018 (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).