

PERFORMANCE SCENARIOS
December 2024 - Data from 29/11/2024

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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,010 EUR	1,780 EUR
	Average return each year	-79.9%	-43.7%
Unfavorable Scenario	What you might get back after costs	5,880 EUR	7,080 EUR
	Average return each year	-41.2%	-10.9%
Moderate scenario	What you might get back after costs	11,120 EUR	13,610 EUR
	Average return each year	11.2%	10.8%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between February 2015 - February 2016 (if you exit after 1 year) and between June 2017 - June 2020 (if you exit after 3 years).
The moderate scenario occurred or an investment between May 2021 - May 2022 (if you exit after 1 year) and between February 2016 - February 2019 (if you exit after 3 years).
The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (if you exit after 3 years).

PERFORMANCE SCENARIOS

November 2024 - Data from 31/10/2024

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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,090 EUR	1,730 EUR
	Average return each year	-79.1%	-44.3%
Unfavorable Scenario	What you might get back after costs	5,880 EUR	7,080 EUR
	Average return each year	-41.2%	-10.9%
Moderate scenario	What you might get back after costs	11,090 EUR	13,540 EUR
	Average return each year	10.9%	10.6%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between February 2015 - February 2016 (if you exit after 1 year) and between June 2017 - June 2020 (if you exit after 3 years).

The moderate scenario occurred or an investment between January 2016 - January 2017 (if you exit after 1 year) and between February 2016 - February 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (if you exit after 3 years).

PERFORMANCE SCENARIOS
October 2024 - Data from 30/09/2024

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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	1,930 EUR	1,530 EUR
	Average return each year	-80.7%	-46.5%
Unfavorable Scenario	What you might get back after costs	5,880 EUR	7,080 EUR
	Average return each year	-41.2%	-10.9%
Moderate scenario	What you might get back after costs	11,050 EUR	13,460 EUR
	Average return each year	10.5%	10.4%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between February 2015 - February 2016 (if you exit after 1 year) and between June 2017 - June 2020 (if you exit after 3 years).
The moderate scenario occurred or an investment between January 2016 - January 2017 (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 August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (if you exit after 3 years).

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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,010 EUR	1,780 EUR
	Average return each year	-79.9%	-43.7%
Unfavorable Scenario	What you might get back after costs	5,890 EUR	7,080 EUR
	Average return each year	-41.1%	-10.9%
Moderate scenario	What you might get back after costs	11,000 EUR	13,360 EUR
	Average return each year	10.0%	10.1%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between September 2014 - September 2015 (if you exit after 1 year) and between June 2017 - June 2020 (if you exit after 3 years).

The moderate scenario occurred for an investment between May 2018 - May 2019 (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 August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,010 EUR	1,710 EUR
	Average return each year	-79.9%	-44.5%
Unfavorable Scenario	What you might get back after costs	5,630 EUR	6,980 EUR
	Average return each year	-43.7%	-11.3%
Moderate scenario	What you might get back after costs	10,950 EUR	13,270 EUR
	Average return each year	9.5%	9.9%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between August 2014 - July 2017 (if you exit after 3 years).

The moderate scenario occurred or an investment between May 2018 - May 2019 (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 August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	1,960 EUR	1,530 EUR
	Average return each year	-80.4%	-46.5%
Unfavorable Scenario	What you might get back after costs	5,370 EUR	6,700 EUR
	Average return each year	-46.3%	-12.5%
Moderate scenario	What you might get back after costs	10,930 EUR	13,150 EUR
	Average return each year	9.3%	9.6%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between July 2014 - June 2017 (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 2016 - April 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,020 EUR	1,830 EUR
	Average return each year	-79.8%	-43.2%
Unfavorable Scenario	What you might get back after costs	5,370 EUR	6,690 EUR
	Average return each year	-46.3%	-12.6%
Moderate scenario	What you might get back after costs	10,900 EUR	13,040 EUR
	Average return each year	9.0%	9.2%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between June 2014 - June 2017 (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 May 2016 - May 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,020 EUR	1,710 EUR
	Average return each year	-79.8%	-44.5%
Unfavorable Scenario	What you might get back after costs	5,370 EUR	5,780 EUR
	Average return each year	-46.3%	-16.7%
Moderate scenario	What you might get back after costs	10,860 EUR	12,900 EUR
	Average return each year	8.6%	8.9%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between May 2014 - April 2017 (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 May 2016 - May 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	1,930 EUR	1,720 EUR
	Average return each year	-80.7%	-44.4%
Unfavorable Scenario	What you might get back after costs	5,370 EUR	4,960 EUR
	Average return each year	-46.3%	-20.8%
Moderate scenario	What you might get back after costs	10,800 EUR	12,760 EUR
	Average return each year	8.0%	8.5%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between April 2014 - March 2017 (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 May 2016 - May 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	1,780 EUR	1,680 EUR
	Average return each year	-82.2%	-44.8%
Unfavorable Scenario	What you might get back after costs	5,370 EUR	4,930 EUR
	Average return each year	-46.3%	-21.0%
Moderate scenario	What you might get back after costs	10,740 EUR	12,600 EUR
	Average return each year	7.4%	8.0%
Favorable scenario	What you might get back after costs	16,720 EUR	25,700 EUR
	Average return each year	67.2%	37.0%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between March 2014 - February 2017 (if you exit after 3 years).

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

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	2,180 EUR	1,580 EUR
	Average return each year	-78.2%	-45.9%
Unfavorable Scenario	What you might get back after costs	4,920 EUR	4,660 EUR
	Average return each year	-50.8%	-22.5%
Moderate scenario	What you might get back after costs	10,710 EUR	12,460 EUR
	Average return each year	7.1%	7.6%
Favorable scenario	What you might get back after costs	17,030 EUR	26,120 EUR
	Average return each year	70.3%	37.7%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between March 2014 - March 2017 (if you exit after 3 years).
The moderate scenario occurred or an investment between May 2017 - May 2018 (if you exit after 1 year) and between February 2020 - February 2023 (if you exit after 3 years).
The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (if you exit after 3 years).

PERFORMANCE SCENARIOS

January 2024 - Data 29/12/2023

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.

MI & SIGMA VCIC PLC - HERMES SHARE CL P (CYF000001182)

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	1,930 EUR	1,690 EUR
	Average return each year	-80.7%	-44.7%
Unfavorable Scenario	What you might get back after costs	4,920 EUR	4,660 EUR
	Average return each year	-50.8%	-22.5%
Moderate scenario	What you might get back after costs	10,640 EUR	12,290 EUR
	Average return each year	6.4%	7.1%
Favorable scenario	What you might get back after costs	17,030 EUR	26,120 EUR
	Average return each year	70.3%	37.7%

The unfavourable scenario occurred for an investment between August 2014 - August 2015 (if you exit after 1 year) and between March 2014 - March 2017 (if you exit after 3 years).

The moderate scenario occurred or an investment between January 2016 - January 2017 (if you exit after 1 year) and between June 2018 - June 2021 (if you exit after 3 years).

The favourable scenario occurred for an investment between August 2020 - August 2021 (if you exit after 1 year) and between July 2020 - July 2023 (if you exit after 3 years).