

• If you place a request to sell (redeem) shares at a time when this product has received many other sell requests, the processing of your order may be delayed, which could affect the price you receive for your shares.

Performance Scenarios

This table shows the money you could get back (net of costs) over different periods, under different scenarios, assuming you were to invest EUR 10,000 in the sub-fund. You can compare this with the scenarios of other products.

The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may affect how much you get back.

What you get out of this product depends on future market performance.

Please note that future market performance is uncertain and cannot be accurately predicted.

Recommended holding period:		6 years	
Example Investment:		10 000 EUR	
		If you exit after 1 year	If you exit after 6 years
Scenarios			
Minimum			
Stress	What you might get back after costs	2 520 EUR	1 850 EUR
	Average return each year	-74.76%	-24.51%
Unfavourable	What you might get back after costs	7 250 EUR	10 410 EUR
	Average return each year	-27.45%	0.67%
Moderate	What you might get back after costs	10 920 EUR	15 940 EUR
	Average return each year	9.20%	8.08%
Favourable	What you might get back after costs	14 760 EUR	20 660 EUR
	Average return each year	47.57%	12.86%

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product over the past 10 years. The stress scenario shows what you might get back in extreme market circumstances. The markets could evolve very differently in the future.

Unfavorable scenario: this type of scenario occurred for an investment between 29/11/2024 and 31/12/2025.

Intermediate scenario: this type of scenario occurred for an investment between 28/02/2019 and 28/02/2025.

Favorable scenario: this type of scenario occurred for an investment between 31/03/2016 and 31/03/2022.

What happens if CA Indosuez Fund Solutions S.A. is unable to pay out?

The sub-fund's assets are segregated from those of the other sub-funds in the SICAV and from CA Indosuez Fund Solutions S.A., the product manufacturer and management company of the sub-fund. Even if it were to fail, the product manufacturer could not use the sub-fund's assets to pay its debts.

The only scenario under which an investor could incur a loss is by selling shares at a time when they are worth less than what the investor paid.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

This table shows the amounts deducted from your investment to cover various costs. These amounts depend on the amount you invest, the duration of your investment and the performance of the sub-fund. The amounts shown are illustrations based on a hypothetical investment amount and different investment periods.

We have assumed that:

- for the first year, you get back the amount you invested (0% annual return);
- for the other holding periods, the product evolves as indicated in the intermediate scenario;
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 6 years
Total costs	484 EUR	2 163 EUR
Annual cost impact (*)	4.8%	3.5% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period, your average return per year is projected to be 11,61 % before costs and 8,08 % after costs.

Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2,00% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less.	Up to 200 EUR
Exit costs	Nil	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,5% of the value of your investment per year. This is an estimate based on actual costs over the last year.	150 EUR
Transaction costs	0,8% This is an estimate of the costs incurred when buying and selling investments underlying the sub-fund. The actual amount will vary depending on the quantity bought and sold.	77 EUR
Incidental costs taken under specific conditions		
Performance fees	This product does not charge any performance fees.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period Minimum 6 years.

Redeeming your investment You can request to take out some or all of your money at any time. See Processing requests in *What is this product?* above.

How can I complain?

You can send an email including a description of the issue and your contact details to Caifs_compliance@ca-indosuez.lu, or send your complaint in writing together with supporting documents, to:

CA Indosuez Fund Solutions S.A.

To the attention of the Chief Compliance Officer

12, rue Eugène Ruppert

L-2453 Luxembourg.

Other relevant information

Tax and suitability information Contact your advisor or distributor.

Past performance Go to https://api.publifund.com/publifund-document/hyperlink/pastperf/LU3076252371/en_AT. Note that past performance is not an indication of future results. The number of years in which the past performance is indicated may be less than 10 years for recent products.

Past Performance Scenarios Visit https://api.publifund.com/publifund-document/hyperlink/monthlyperf/LU3076252371/en_AT.

Other information The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in French, English and Dutch and free of charge from Degroof Petercam Asset Services S.A., or at www.ca-indosuez-fundsolutions.com.