



PERFORMANCE SCENARIOS

December 2025 - Data from 28/11/2025

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.

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	2,280 EUR	4,680 EUR
	Average return each year	-77.2%	-22.4%
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	10,310 EUR	10,600 EUR
	Average return each year	3.1%	2.0%
Favorable scenario	What you might get back after costs	12,600 EUR	13,400 EUR
	Average return each year	26.0%	10.2%

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 2017 - January 2018 (if you exit after 1 year) and between January 2017 - January 2020 (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 October 2022 - October 2025 (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.

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	2,300 EUR	4,530 EUR
	Average return each year	-77.0%	-23.2%
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	10,310 EUR	10,560 EUR
	Average return each year	3.1%	1.8%
Favorable scenario	What you might get back after costs	12,600 EUR	13,400 EUR
	Average return each year	26.0%	10.2%

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 2017 - January 2018 (if you exit after 1 year) and between October 2016 - October 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 October 2022 - October 2025 (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.

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	2,520 EUR	5,250 EUR
	Average return each year	-74.8%	-19.3%
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	10,310 EUR	10,530 EUR
	Average return each year	3.1%	1.7%
Favorable scenario	What you might get back after costs	12,600 EUR	13,350 EUR
	Average return each year	26.0%	10.1%

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 2017 - January 2018 (if you exit after 1 year) and between October 2015 - September 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 September 2022 - September 2025 (if you exit after 3 years).



PERFORMANCE SCENARIOS

September 2025 - Data from 29/08/2025

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.

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	2,270 EUR	4,640 EUR
	Average return each year	-77.3%	-22.6%
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	10,300 EUR	10,500 EUR
	Average return each year	3.0%	1.6%
Favorable scenario	What you might get back after costs	12,600 EUR	12,710 EUR
	Average return each year	26.0%	8.3%

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 February 2020 - February 2021 (if you exit after 1 year) and between July 2021 - July 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 June 2022 - June 2025 (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.

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	2,410 EUR	4,920 EUR
	Average return each year	-75.9%	-21.1%
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	10,300 EUR	10,470 EUR
	Average return each year	3.0%	1.5%
Favorable scenario	What you might get back after costs	12,600 EUR	12,710 EUR
	Average return each year	26.0%	8.3%

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 February 2020 - February 2021 (if you exit after 1 year) and between February 2017 - February 2020 (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 June 2022 - June 2025 (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.

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	2,080 EUR	4,720 EUR
	Average return each year	-79.2%	-22.1%
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	10,290 EUR	10,440 EUR
	Average return each year	2.9%	1.4%
Favorable scenario	What you might get back after costs	12,600 EUR	12,710 EUR
	Average return each year	26.0%	8.3%

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 February 2020 - February 2021 (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 March 2020 - March 2021 (if you exit after 1 year) and between June 2022 - June 2025 (if you exit after 3 years).



PERFORMANCE SCENARIOS

June 2025 - Data from 30/05/2025

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.

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	2,430 EUR	4,660 EUR
	Average return each year	-75.7%	-22.4%
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	10,280 EUR	10,400 EUR
	Average return each year	2.8%	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 December 2020 - December 2021 (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

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.

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	2,260 EUR	4,640 EUR
	Average return each year	-77.4%	-22.6%
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	10,280 EUR	10,390 EUR
	Average return each year	2.8%	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 December 2020 - December 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 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.

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	2,200 EUR	4,890 EUR
	Average return each year	-78.0%	-21.2%
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	10,270 EUR	10,370 EUR
	Average return each year	2.7%	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 December 2020 - December 2021 (if you exit after 1 year) and between April 2015 - March 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.

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	2,520 EUR	5,450 EUR
	Average return each year	-74.8%	-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	10,260 EUR	10,360 EUR
	Average return each year	2.6%	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 December 2020 - December 2021 (if you exit after 1 year) and between April 2019 - April 2022 (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.

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	2,800 EUR	3,990 EUR
	Average return each year	-72.0%	-26.4%
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	10,250 EUR	10,360 EUR
	Average return each year	2.5%	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 December 2019 - December 2020 (if you exit after 1 year) and between April 2019 - April 2022 (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.

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	10,240 EUR	10,360 EUR
	Average return each year	2.4%	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 December 2019 - December 2020 (if you exit after 1 year) and between April 2019 - April 2022 (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).