WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
July 2026 - Data from 30/06/2026

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**
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	7,430 EUR	7,300 EUR
	Average return each year	-25.7%	-10.0%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,090 EUR	10,270 EUR
	Average return each year	0.9%	0.9%
Favorable scenario	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 April 2017 - April 2018 (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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
June 2026 - Data from 31/05/2026

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**
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	7,280 EUR	7,170 EUR
	Average return each year	-27.2%	-10.5%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,100 EUR	10,270 EUR
	Average return each year	1.0%	0.9%
Favorable scenario	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 April 2017 - April 2018 (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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
May 2026 - Data from 30/04/2026

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**
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	7,270 EUR	7,160 EUR
	Average return each year	-27.3%	-10.5%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,110 EUR	10,270 EUR
	Average return each year	1.1%	0.9%
Favorable scenario	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 April 2017 - April 2018 (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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
April 2026 - Data from 31/03/2026

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**
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	7,220 EUR	7,140 EUR
	Average return each year	-27.8%	-10.6%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,110 EUR	10,280 EUR
	Average return each year	1.1%	0.9%
Favorable scenario	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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
March 2026 - Data from 28/02/2026

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**
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	7,220 EUR	7,060 EUR
	Average return each year	-27.8%	-10.9%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,120 EUR	10,290 EUR
	Average return each year	1.2%	1.0%
Favorable scenario	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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
February 2026 - Data from 31/01/2026

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**
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	7,170 EUR	7,000 EUR
	Average return each year	-28.3%	-11.2%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,120 EUR	10,280 EUR
	Average return each year	1.2%	0.9%
Favorable scenario	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).

WEALTH FUND SERVICES

PERFORMANCE SCENARIOS
January 2026 - Data from 31/12/2025

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**
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	7,400 EUR	7,160 EUR
	Average return each year	-26.0%	-10.5%
Unfavorable Scenario	What you might get back after costs	8,290 EUR	8,570 EUR
	Average return each year	-17.1%	-5.0%
Moderate scenario	What you might get back after costs	10,130 EUR	10,280 EUR
	Average return each year	1.3%	0.9%
Favorable scenario	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).