

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 12 years. Markets could develop very differently in the future.

Recommended holding period: 7 years Example investment : EUR 10,000		If you exit after 1 year	If you exit after 7 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	5,310 EUR	3,960 EUR
	Average return each year	-46.9%	-12.4%
Unfavourable	What you might get back after costs	8,620 EUR	10,320 EUR
	Average return each year	-13.8%	0.4%
Moderate	What you might get back after costs	10,760 EUR	16,460 EUR
	Average return each year	7.6%	7.4%
Favourable	What you might get back after costs	13,980 EUR	19,840 EUR
	Average return each year	39.8%	10.3%

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2024 and 12/2025.

The moderate scenario occurred for an investment between 12/2017 and 12/2024.

The favourable scenario occurred for an investment between 04/2014 and 04/2021.

What happens if Vector Asset Management is unable to pay out?

The failure of the company will have no direct effect on your redemption, as the statutory regulation provides that in the event of the insolvency of the financial investment management company, the investment fund will not become part of the assets of the insolvency estate, but will be administered independently.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 7 years
Total costs EUR	140 EUR	1,310 EUR
Annual cost impact (*)	1.4%	1.5% 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 8.9% before costs and 7.4% after costs.

Composition of Costs

One-off costs upon entry or exit		
Entry costs	0 EUR	0.00% of the amount you pay in when entering this investment
Exit costs	0 EUR	We do not charge an exit fee for this product
Ongoing costs taken each year		
Transaction costs	10 EUR	0.10% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.
Management fees and other administrative or operating costs	129 EUR	1.27% of the value of your investment per year
Incidental costs taken under specific conditions		
Performance fees	0 EUR	20% of the amount by which the performance of the sub-fund's net assets exceeds that of the benchmark index, MSCI World All Countries NR index in Euro (Bloomberg code NDEEWNR) – 0.50% per annum, during a fiscal year. The outperformance is measured against a high water mark.
Carried interests	0	The impact of carried interests.

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

Recommended holding period: 7 years.

This product is suitable for at least long-term investments. Shares in the fund can generally be returned on each valuation day.

How can I complain?

You can find information on how to submit a complaint regarding Vector on www.vector.lu

Other relevant information

The sub-fund's custodian is CACEIS Investor Services Bank S.A. You may find the prospectus including the management regulations and the current annual and semi-annual reports free of charge in English on our website at www.vector.lu. Further practical information as well as current unit prices are published regularly on www.fundinfo.com. Information about the management company's current compensation policy is published on the website www.vector.lu. A paper copy may be requested from the management company free of charge. The sub-fund is licensed in Luxembourg, Belgium, France, Germany, Spain and Sweden and regulated by the Commission de Surveillance du Secteur Financier.