

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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years Example investment : EUR 10,000		If you exit after 1 year	If you exit after 5 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	4,530 EUR	4,010 EUR
	Average return each year	-54.7%	-16.7%
Unfavourable	What you might get back after costs	8,770 EUR	8,770 EUR
	Average return each year	-12.3%	-2.6%
Moderate	What you might get back after costs	10,290 EUR	11,460 EUR
	Average return each year	2.9%	2.8%
Favourable	What you might get back after costs	11,890 EUR	12,620 EUR
	Average return each year	18.9%	4.8%

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

The unfavourable scenario occurred for an investment between 12/2021 and 12/2022.

The moderate scenario occurred for an investment between 10/2014 and 10/2019.

The favourable scenario occurred for an investment between 11/2016 and 11/2021.

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 5 years
Total costs EUR	470 EUR	1,580 EUR
Annual cost impact (*)	4.7%	3.0% 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 5.5% before costs and 2.5% after costs.

Composition of Costs

One-off costs upon entry or exit		
Entry costs	201 EUR	2.00% of the amount you pay in when entering this investment
Exit costs	25 EUR	0.25% of your investment before it is paid out to you
Ongoing costs taken each year		
Transaction costs	0 EUR	0.00% 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	246 EUR	2.45% of the value of your investment per year
Incidental costs taken under specific conditions		
Performance fees	0 EUR	No performance fees are charged
Carried interests	0	The impact of carried interests.

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

Recommended holding period: 5 years.

This product is suitable for at least medium-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 RBC 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 and Belgium and regulated by the Commission de Surveillance du Secteur Financier.