



## 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.

| <b>Recommended holding period: 5 years</b><br><b>Example investment : EUR 10,000</b> |   | <b>If you exit after<br/>1 year</b> | <b>If you exit after<br/>5 years</b> |
|--|---|-------------------------------------|--------------------------------------|
| <b>Scenarios</b>   |   |                                     |                                      |
| <b>Minimum</b>   | There is no minimum guaranteed return. You could lose some or all of your investment. |                                     |                                      |
| <b>Stress</b>  | What you might get back after costs   | 4,420 EUR                           | 3,920 EUR                            |
|  | Average return each year  | -55.8%                              | -17.1%                               |
| <b>Unfavourable</b>  | What you might get back after costs   | 8,520 EUR                           | 8,730 EUR                            |
|  | Average return each year  | -14.8%                              | -2.7%                                |
| <b>Moderate</b>  | What you might get back after costs   | 10,060 EUR                          | 11,190 EUR                           |
|  | Average return each year  | 0.6%                                | 2.3%                                 |
| <b>Favourable</b>  | What you might get back after costs   | 11,630 EUR                          | 12,340 EUR                           |
|  | Average return each year  | 16.3%                               | 4.3%                                 |

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

The unfavourable scenario occurred for an investment between 12/2021 and 03/2023.

The moderate scenario occurred for an investment between 06/2014 and 06/2019.

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.

|                               | <b>If you exit after<br/>1 year</b> | <b>If you exit after<br/>5 years</b> |
|-------------------------------|-------------------------------------|--------------------------------------|
| <b>Total costs EUR</b>        | 470 EUR                             | 1,580 EUR                            |
| <b>Annual cost impact (*)</b> | 4.7%                                | 3.1% 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 5.3% before costs and 2.3% 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 | 248 EUR | 2.46% 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](http://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](http://www.vector.lu). Further practical information as well as current unit prices are published regularly on [www.fundinfo.com](http://www.fundinfo.com). Information about the management company's current compensation policy is published on the website [www.vector.lu](http://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.