

Historical Performance Scenarios – ISEC First Fund

Fund: Investerm Global Value

ISIN-code: LU0208850171

Here, older performance scenarios are published, which pertain to the calculations previously published in the fund's fact sheet

December 2022:

Recommended Holding Period Example of investment		5 years 10 000 EUR	
		If you redeem after 1 year	If you redeem after 5 years (Recommended Holding Period)
Scenarios			
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress	What you can get back after deducting costs	4 790 EUR	4 350 EUR
	Average return per year	-52.1 %	-15.3 %
Unfavourable	What you can get back after deducting costs	8 090 EUR	8 210 EUR
	Average return per year	-19.1 %	-3.9 %
Moderate	What you can get back after deducting costs	10 470 EUR	12 360 EUR
	Average return per year	4.7 %	4.3 %
Favourable	What you can get back after deducting costs	14 900 EUR	15 540 EUR
	Average return per year	49.0 %	9.2 %

November 2023:

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.

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

The unfavourable scenario occurred for an investment between December 2021 and November 2023.

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

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

Recommended holding period: 5 years.

Example Investment: EUR 10,000.

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	3,770 EUR	3,760 EUR
	Average return each year	-62.29 %	-17.77 %
Unfavourable	What you might get back after costs	7,900 EUR	8,810 EUR
	Average return each year	-21.04 %	-2.49 %
Moderate	What you might get back after costs	10,430 EUR	12,100 EUR
	Average return each year	4.28 %	3.89 %
Favourable	What you might get back after costs	13,970 EUR	14,930 EUR
	Average return each year	39.74 %	8.34 %