

## Europa-Aktien — LVM Anteile

ISIN: IE0000663926

### Performance Scenarios

This table shows how your investment could perform under different 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.

**Recommended Holding Period: 5 years**

**Example Investment: EUR 10,000**

Date: 2026/30/04

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.76	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	9,970
	Average return each year (%)	-21.33	-0.05
Moderate	What you might get back after costs (EUR)	10,040	12,740
	Average return each year (%)	0.39	4.96
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2026/31/03

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,410
	Average return each year (%)	-59.81	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	9,870
	Average return each year (%)	-21.33	-0.27
Moderate	What you might get back after costs (EUR)	10,040	12,760
	Average return each year (%)	0.39	4.99
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2026/28/02

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,410
	Average return each year (%)	-59.81	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	9,970
	Average return each year (%)	-21.33	-0.05
Moderate	What you might get back after costs (EUR)	10,040	12,760
	Average return each year (%)	0.39	4.99
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2026/31/01

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,410
	Average return each year (%)	-59.81	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	9,970
	Average return each year (%)	-21.33	-0.05
Moderate	What you might get back after costs (EUR)	10,000	12,720
	Average return each year (%)	-0.04	4.94
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/12

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,410
	Average return each year (%)	-59.81	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	9,970
	Average return each year (%)	-21.33	-0.05
Moderate	What you might get back after costs (EUR)	10,000	12,720
	Average return each year (%)	-0.05	4.92
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/30/11

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,410
	Average return each year (%)	-59.81	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	9,800
	Average return each year (%)	-21.33	-0.40
Moderate	What you might get back after costs (EUR)	9,990	12,670
	Average return each year (%)	-0.08	4.84
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/10

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.76	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	8,800
	Average return each year (%)	-21.33	-2.53
Moderate	What you might get back after costs (EUR)	9,990	12,650
	Average return each year (%)	-0.12	4.81
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/30/09

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.78	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	8,800
	Average return each year (%)	-21.33	-2.53
Moderate	What you might get back after costs (EUR)	9,930	12,590
	Average return each year (%)	-0.65	4.71
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/08

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.78	-19.34
Unfavourable	What you might get back after costs (EUR)	7,870	8,800
	Average return each year (%)	-21.33	-2.53
Moderate	What you might get back after costs (EUR)	9,920	12,310
	Average return each year (%)	-0.78	4.24
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/07

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.76	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	8,750
	Average return each year (%)	-21.33	-2.63
Moderate	What you might get back after costs (EUR)	9,890	12,270
	Average return each year (%)	-1.06	4.18
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/30/06

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.76	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	8,750
	Average return each year (%)	-21.33	-2.63
Moderate	What you might get back after costs (EUR)	9,850	12,230
	Average return each year (%)	-1.46	4.11
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/05

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,020	3,420
	Average return each year (%)	-59.76	-19.33
Unfavourable	What you might get back after costs (EUR)	7,870	8,360
	Average return each year (%)	-21.33	-3.51
Moderate	What you might get back after costs (EUR)	9,830	12,210
	Average return each year (%)	-1.68	4.07
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/30/04

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,040	3,450
	Average return each year (%)	-59.59	-19.16
Unfavourable	What you might get back after costs (EUR)	7,870	8,130
	Average return each year (%)	-21.33	-4.06
Moderate	What you might get back after costs (EUR)	9,820	12,190
	Average return each year (%)	-1.76	4.05
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/31/03

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	4,260	3,380
	Average return each year (%)	-57.37	-19.49
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	12,150
	Average return each year (%)	-1.76	3.98
Favourable	What you might get back after costs (EUR)	13,460	16,390
	Average return each year (%)	34.57	10.39

Date: 2025/28/02

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	2,830	3,220
	Average return each year (%)	-71.73	-20.28
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	12,140
	Average return each year (%)	-1.85	3.96
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2025/31/01

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	3,160
	Average return each year (%)	-82.73	-20.59
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	12,100
	Average return each year (%)	-1.94	3.89
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/12

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	2,890
	Average return each year (%)	-82.72	-21.96
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,960
	Average return each year (%)	-1.94	3.64
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/30/11

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,720	1,730
	Average return each year (%)	-82.77	-29.63
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	11,960
	Average return each year (%)	-1.76	3.64
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/10

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.73	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	11,960
	Average return each year (%)	-1.76	3.64
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/30/09

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.73	-29.61
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,870
	Average return each year (%)	-1.94	3.49
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/08

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,720	1,730
	Average return each year (%)	-82.78	-29.63
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,820
	Average return each year (%)	-1.94	3.39
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/07

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.73	-29.61
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,720
	Average return each year (%)	-1.94	3.22
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/30/06

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,720	1,730
	Average return each year (%)	-82.77	-29.63
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,620
	Average return each year (%)	-1.94	3.06
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/05

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.70	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,520
	Average return each year (%)	-1.94	2.86
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/30/04

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.69	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,470
	Average return each year (%)	-1.94	2.77
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/03

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,720	1,730
	Average return each year (%)	-82.78	-29.63
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,470
	Average return each year (%)	-1.94	2.77
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/29/02

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.69	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,430
	Average return each year (%)	-1.94	2.72
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2024/31/01

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.73	-29.61
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	11,340
	Average return each year (%)	-1.76	2.55
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2023/31/12

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.73	-29.61
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,270
	Average return each year (%)	-1.94	2.41
Favourable	What you might get back after costs (EUR)	13,460	14,710
	Average return each year (%)	34.57	8.02

Date: 2023/30/11

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.71	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,810	11,190
	Average return each year (%)	-1.94	2.27
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/10

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.70	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,820	11,170
	Average return each year (%)	-1.76	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/30/09

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.70	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/08

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.70	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/07

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.70	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/30/06

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.71	-29.60
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/05

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.66	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/30/04

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.66	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/03

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,740	1,740
	Average return each year (%)	-82.62	-29.55
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/28/02

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.66	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2023/31/01

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,740	1,730
	Average return each year (%)	-82.65	-29.57
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.53	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2022/31/12

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.65	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,850	11,170
	Average return each year (%)	-1.46	2.24
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2022/30/11

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.66	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,920	11,190
	Average return each year (%)	-0.78	2.27
Favourable	What you might get back after costs (EUR)	13,460	13,830
	Average return each year (%)	34.57	6.69

Date: 2022/31/10

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.66	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,930	11,190
	Average return each year (%)	-0.65	2.27
Favourable	What you might get back after costs (EUR)	13,460	13,900
	Average return each year (%)	34.57	6.8

Date: 2022/30/09

		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
Stress	What you might get back after costs (EUR)	1,730	1,730
	Average return each year (%)	-82.68	-29.58
Unfavourable	What you might get back after costs (EUR)	7,860	7,560
	Average return each year (%)	-21.41	-5.44
Moderate	What you might get back after costs (EUR)	9,940	11,270
	Average return each year (%)	-0.58	2.41
Favourable	What you might get back after costs (EUR)	13,460	13,900
	Average return each year (%)	34.57	6.80

## Important Legal Information

Europa-Aktien (the "Fund") is a sub-fund of Federated Unit Trust (the "Trust"). The Trust is an open-ended unit trust created by a trust deed and authorised under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011, as amended. The Trust is structured as an umbrella unit trust and comprises a number of sub-funds. Hermes Fund Managers Ireland Limited (the "Manager") is the manager of the Trust. The Manager was incorporated in Ireland as a private company limited by shares under registration number 629638.

These units have not been registered under the U.S. Securities Act of 1933 (the "1933 Act"), as amended, or the U.S. Investment Company Act of 1940, as amended, and may not be directly or indirectly offered or sold in the U.S. or for the benefit of a U.S. Person (as defined by Regulation S under the 1933 Act). This document is produced for information purposes only and does not constitute an offer to buy or a solicitation to sell, nor shall it form the basis of or be relied upon in connection with any contract or commitment whatsoever or to be taken as investment advice. Potential investors should read the key information document (KID) and the prospectus for the Fund carefully and consult their own advisors before investing in the Fund.

Fund documents including the prospectus, supplement, KID, and the latest annual and half-yearly reports are available free of charge in German. These documents can be found at [lvm.de/fondsfamilie-downloads](http://lvm.de/fondsfamilie-downloads). You should carefully consider the Fund's investment objectives, risks, charges, and expenses before you invest. Full details of this fund are set out in the prospectus, which you should read carefully before investing. Any objective of the Fund will be treated as a target only and should not be considered as an assurance or guarantee of performance of the fund or any part of it.

**Past performance may not be a reliable guide to future performance. The value of an investment can go down as well as up and return on your investment will therefore be variable. Income (yield) may fluctuate in accordance with market conditions and taxation arrangements. Bond prices are sensitive to changes in interest rates, and a rise in interest rates can cause a decline in their prices. Changes in exchange rates may have an adverse effect on the value price or income of the product, depending on an investor's home currency.**