# Euro-Kurzläufer – LVM Anteile

**ISIN: IE0000641252**

## 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: 2 years**
**Example Investment: EUR 10,000**

**Date: 2026/30/09**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.78 | -1.80 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 10,000 | 10,020 |
| | Average return each year (%) | 0.01 | 0.09 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |




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**Date: 2026/31/08**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.78 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.06 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2026/31/07**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.79 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.09 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2026/30/06**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.79 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,000 |
| | Average return each year (%) | -0.09 | 0.02 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2026/31/05**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.79 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2026/30/04**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.79 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2026/31/03**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.81 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2026/28/02**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2026/31/01**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/31/12**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.09 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/30/11**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/31/10**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/30/09**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,640 |
| | Average return each year (%) | -5.82 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/31/08**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.92 | -1.82 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/31/07**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.91 | -1.82 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/30/06**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.92 | -1.82 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/31/05**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.90 | -1.82 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/30/04**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.89 | -1.82 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/31/03**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,640 |
| | Average return each year (%) | -5.86 | -1.81 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2025/28/02**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.84 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2025/31/01**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.83 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2024/31/12**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.83 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2024/30/11**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |



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**Date: 2024/31/10**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,770 |
| | Average return each year (%) | 4.00 | 3.80 |

**Date: 2024/30/09**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,400 | 10,740 |
| | Average return each year (%) | 3.97 | 3.65 |



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**Date: 2024/31/08**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,380 | 10,640 |
| | Average return each year (%) | 3.78 | 3.17 |

**Date: 2024/31/07**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,370 | 10,600 |
| | Average return each year (%) | 3.72 | 2.96 |



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**Date: 2024/30/06**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,370 | 10,580 |
| | Average return each year (%) | 3.67 | 2.86 |

**Date: 2024/31/05**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,360 | 10,460 |
| | Average return each year (%) | 3.56 | 2.27 |



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**Date: 2024/30/04**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,360 | 10,410 |
| | Average return each year (%) | 3.56 | 2.03 |

**Date: 2024/31/03**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,360 | 10,360 |
| | Average return each year (%) | 3.56 | 1.78 |




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**Date: 2024/29/02**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,340 | 10,300 |
| | Average return each year (%) | 3.41 | 1.50 |

**Date: 2024/31/01**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 9,990 |
| | Average return each year (%) | -0.13 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,340 | 10,150 |
| | Average return each year (%) | 3.41 | 0.76 |



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**Date: 2023/31/12**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,340 | 10,100 |
| | Average return each year (%) | 3.41 | 0.49 |

**Date: 2023/30/11**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,340 | 10,100 |
| | Average return each year (%) | 3.35 | 0.49 |



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**Date: 2023/31/10**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,330 | 10,100 |
| | Average return each year (%) | 3.30 | 0.49 |

**Date: 2023/30/09**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,300 | 10,100 |
| | Average return each year (%) | 3.01 | 0.49 |



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**Date: 2023/31/08**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.82 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,230 | 10,100 |
| | Average return each year (%) | 2.25 | 0.49 |

**Date: 2023/31/07**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.81 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 9,990 |
| | Average return each year (%) | -0.16 | -0.03 |
| Favourable | What you might get back after costs (EUR) | 10,190 | 10,100 |
| | Average return each year (%) | 1.90 | 0.49 |



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**Date: 2023/30/06**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.81 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 10,000 |
| | Average return each year (%) | -0.16 | -0.01 |
| Favourable | What you might get back after costs (EUR) | 10,180 | 10,100 |
| | Average return each year (%) | 1.76 | 0.49 |

**Date: 2023/31/05**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.80 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 10,000 |
| | Average return each year (%) | -0.16 | 0.01 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |



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**Date: 2023/30/04**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.80 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 10,000 |
| | Average return each year (%) | -0.16 | 0.02 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |

**Date: 2023/31/03**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.81 | -1.88 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,980 | 10,000 |
| | Average return each year (%) | -0.16 | 0.02 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |




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**Date: 2023/28/02**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,420 | 9,630 |
| | Average return each year (%) | -5.85 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,000 |
| | Average return each year (%) | -0.13 | 0.02 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |

**Date: 2023/31/01**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,630 |
| | Average return each year (%) | -5.87 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.13 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |



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**Date: 2022/31/12**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,630 |
| | Average return each year (%) | -5.87 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.13 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |

**Date: 2022/30/11**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,630 |
| | Average return each year (%) | -5.88 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.13 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |



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**Date: 2022/31/10**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,620 |
| | Average return each year (%) | -5.88 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,660 |
| | Average return each year (%) | -3.44 | -1.73 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.13 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,100 |
| | Average return each year (%) | 1.63 | 0.49 |

**Date: 2022/30/09**

| | | If you exit after 1 year | If you exit after 2 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 (EUR) | 9,410 | 9,620 |
| | Average return each year (%) | -5.88 | -1.89 |
| Unfavourable | What you might get back after costs (EUR) | 9,660 | 9,650 |
| | Average return each year (%) | -3.44 | -1.75 |
| Moderate | What you might get back after costs (EUR) | 9,990 | 10,010 |
| | Average return each year (%) | -0.13 | 0.04 |
| Favourable | What you might get back after costs (EUR) | 10,160 | 10,110 |
| | Average return each year (%) | 1.63 | 0.54 |



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## Important Legal Information

Euro-Kurzläufer (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. 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.**




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