

Performance scenarios

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 and/or, in case of insufficient track record, a comparable share class or benchmark, over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions.

Recommended holding period: 5 Example Investment: 10,000 EUR		If you exit after 1 year	If you exit after 5 years (RHP)
Scenarios			
Minimum	You could lose some or all of your investment		
Stress scenario	What you might get back after costs	2,480 EUR	2,060 EUR
	Average return each year	-75.2%	-27.1%
Unfavourable scenario	What you might get back after costs	6,620 EUR	5,830 EUR
	Average return each year	-33.8%	-10.2%
Moderate scenario	What you might get back after costs	10,400 EUR	13,220 EUR
	Average return each year	4.0%	5.7%
Favourable scenario	What you might get back after costs	17,630 EUR	23,290 EUR
	Average return each year	76.3%	18.4%

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

Unfavourable scenario: This type of scenario occurred between February 2021 and February 2024 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

Moderate scenario: This type of scenario occurred between June 2015 and June 2020 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

Favourable scenario: This type of scenario occurred between April 2014 and April 2019 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

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 happens if Comgest Growth Plc is unable to pay out ?

The investor may face a financial loss (equal to some or all of the investor's investments) due to the default of the fund. Such a potential loss is not covered by any investor compensation or guarantee scheme.

What are the costs ?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

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 and how long you hold the product. 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.
- 10,000 EUR is invested.

Investment of 10,000 EUR	If you cash in after 1 year	If you cash in after 5 years (RHP)
Total costs	358 EUR	1,300 EUR
Cost impact*	3.6%	2.1%

*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 7.9% before costs and 5.7% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 2.00% of the amount you pay in when entering this Investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 200 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.41% of the value of your investment per year. This is an estimate based on actual costs over the last year.	138 EUR
Transaction costs	0.20% 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.	20 EUR
Incidental costs taken under specific conditions		
Performance fees and carried interest	There is no performance fee for this product.	0 EUR

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

The recommended minimum holding period: 5 years.

Investors may apply for redemption of their shares at any time in accordance with the terms described in the prospectus.

How can I complain?

If you wish to make a complaint to the Manufacturer, you can submit a complaint free of charge in the following ways:

- By email to: DL-Dublin-Compliance@comgest.com
- By letter to: Compliance department, Comgest Asset Management International Limited, 46 St. Stephen's Green, Dublin 2, D02 WK60, Ireland.

Other relevant information

Past performance over the last 6 years and previous performance scenarios are available on www.comgest.com. On the home page click on your country and investor profile. In the menu select 'Funds'. Select the investment strategy for the fund and then select the share class. Performance is displayed on the share class page.

ESG policy and report: <https://www.comgest.com/en/our-business/esg>.

Details of the company's current remuneration policy. The remuneration policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration, can be accessed from the Comgest website at https://www.comgest.com/shared_data/Comgest_Growth_plc_Remuneration_Policy.