

# Information on past performance scenarios

## Ruth Asset Management AB

Corporate identity number: 556630-8689

Fund: Comfort Crafted by Ruth A

ISIN: LU2744835120

Currency: SEK

The fund is a newly established UCITS with no performance history and is in effect a continuation of the merging UCITS Comfort Crafted by Ruth (SE0012455137). The receiving UCITS and the merging UCITS have similar investment objectives and policies, and they are managed by the same investment team. Since the merger does not impact the UCITS's performance, the past performance scenarios of the merging UCITS is reported.

## December 2022

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

#### Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 81.470</b>
	Average return per year %	-14,1%	-6,6%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 87.490</b>
	Average return per year %	-14,1%	-4,4%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.770</b>	<b>SEK 104.570</b>
	Average return per year %	1,8%	1,5%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 108.680</b>	<b>SEK 116.120</b>
	Average return per year %	8,7%	5,1%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and November 2022.

The neutral scenario occurred for an investment between November 2016 and November 2019.

The positive scenario occurred for an investment between August 2013 and September 2016.



## January 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 81.510</b>
	Average return per year %	-14,1%	-6,6%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 86.170</b>
	Average return per year %	-14,1%	-4,8%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.770</b>	<b>SEK 104.520</b>
	Average return per year %	1,8%	1,5%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 108.680</b>	<b>SEK 116.120</b>
	Average return per year %	8,7%	5,1%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and November 2022.

The neutral scenario occurred for an investment between October 2017 and October 2020.

The positive scenario occurred for an investment between August 2013 and September 2016.

## February 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.279</b>	<b>SEK 83.569</b>
	Average return per year %	-18,7%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.080</b>	<b>SEK 86.846</b>
	Average return per year %	-13,9%	-4,6%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.820</b>	<b>SEK 104.283</b>
	Average return per year %	1,8%	1,4%



<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.892</b>	<b>SEK 114.938</b>
	Average return per year %	9,9%	4,8%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and October 2022.

The neutral scenario occurred for an investment between March 2019 and April 2022.

The positive scenario occurred for an investment between August 2013 and September 2016.

## March 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.287</b>	<b>SEK 83.571</b>
	Average return per year %	-18,7%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 87.827</b>	<b>SEK 87.827</b>
	Average return per year %	-13,9%	-4,2%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 104.162</b>	<b>SEK 109.260</b>
	Average return per year %	1,8%	1,4%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 115.034</b>	<b>SEK 114.877</b>
	Average return per year %	9,6%	4,8%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2019 and November 2022.

The neutral scenario occurred for an investment between May 2016 and May 2019.

The positive scenario occurred for an investment between August 2013 and September 2016.

## April 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years



Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 80.620</b>	<b>SEK 81.560</b>
	Average return per year %	-19,4%	-6,6%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 88.230</b>
	Average return per year %	-14,1%	-4,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.590</b>	<b>SEK 103.660</b>
	Average return per year %	1,6%	4,8%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 108.680</b>	<b>SEK 116.120</b>
	Average return per year %	8,7%	5,1%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between December 2021 and May 2022.

The neutral scenario occurred for an investment between December 2014 and December 2017.

The positive scenario occurred for an investment between August 2013 and August 2016.

## May 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.297</b>	<b>SEK 83.573</b>
	Average return per year %	-18,7%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.045</b>	<b>SEK 88.231</b>
	Average return per year %	-14,0%	-4,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.642</b>	<b>SEK 103.922</b>
	Average return per year %	1,6%	1,3%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.846</b>	<b>SEK 115.163</b>
	Average return per year %	9,8%	4,8%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between September 2019 and September 2022.



The neutral scenario occurred for an investment between August 2015 and August 2018.

The positive scenario occurred for an investment between August 2013 and August 2016.

## June 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 80.620</b>	<b>SEK 81.560</b>
	Average return per year %	-19,4%	-6,6%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.950</b>	<b>SEK 88.230</b>
	Average return per year %	-14,1%	-4,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.590</b>	<b>SEK 103.660</b>
	Average return per year %	1,6%	1,2%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 108.680</b>	<b>SEK 116.120</b>
	Average return per year %	8,7%	5,1%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between December 2021 and May 2023.

The neutral scenario occurred for an investment between December 2014 and December 2017.

The positive scenario occurred for an investment between August 2013 and August 2016.

## July 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.309</b>	<b>SEK 83.540</b>
	Average return per year %	-18,7%	-5,8%



<b>Negative</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 86.149</b> -13,9%	<b>SEK 88.681</b> -3,9%
<b>Neutral</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 101.374</b> 1,4%	<b>SEK 103.561</b> 1,2%
<b>Positive</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 109.873</b> 9,9%	<b>SEK 115.146</b> 4,8%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and October 2022.

The neutral scenario occurred for an investment between July 2017 and August 2020.

The positive scenario occurred for an investment between August 2013 and August 2016.

## August 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 81.320</b> -18,7%	<b>SEK 83.543</b> -5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 86.080</b> -13,9%	<b>SEK 87.942</b> -4,2%
<b>Neutral</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 101.320</b> 1,3%	<b>SEK 103.506</b> 1,2%
<b>Positive</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 109.892</b> 9,9%	<b>SEK 114.052</b> 4,5%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and October 2022.

The neutral scenario occurred for an investment between April 2016 and March 2019.

The positive scenario occurred for an investment between September 2013 and September 2016.



## September 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.321</b>	<b>SEK 83.543</b>
	Average return per year %	-18,7%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.080</b>	<b>SEK 85.912</b>
	Average return per year %	-13,9%	-4,9%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.317</b>	<b>SEK 103.505</b>
	Average return per year %	1,3%	1,2%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.892</b>	<b>SEK 113.311</b>
	Average return per year %	9,9%	4,3%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2019 and October 2022.

The neutral scenario occurred for an investment between October 2016 and October 2019.

The positive scenario occurred for an investment between December 2018 and January 2022.

## October 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.323</b>	<b>SEK 83.544</b>
	Average return per year %	-18,7%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.959</b>	<b>SEK 84.778</b>
	Average return per year %	-14,0%	-5,4%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.119</b>	<b>SEK 103.348</b>
	Average return per year %	1,1%	1,1%



<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.884</b>	<b>SEK 113.077</b>
	Average return per year %	9,9%	4,2%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and October 2023.

The neutral scenario occurred for an investment between July 2017 and July 2020.

The positive scenario occurred for an investment between January 2019 and January 2022.

## November 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

**Recommended holding period:** 3 years

**Example of investment:** SEK 100.000

**Scenarios:**

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.350</b>	<b>SEK 83.552</b>
	Average return per year %	-18,6%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.050</b>	<b>SEK 88.478</b>
	Average return per year %	-13,9%	-4,0%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 100.964</b>	<b>SEK 103.292</b>
	Average return per year %	1,0%	1,1%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.648</b>	<b>SEK 112.988</b>
	Average return per year %	9,6%	4,2%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between October 2020 and October 2023.

The neutral scenario occurred for an investment between November 2017 and November 2020.

The positive scenario occurred for an investment between January 2019 and January 2022.

## December 2023

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

**Recommended holding period:** 3 years

**Example of investment:** SEK 100.000





#### Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.356</b>	<b>SEK 83.553</b>
	Average return per year %	-18,6%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.080</b>	<b>SEK 90.896</b>
	Average return per year %	-13,9%	-3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.211</b>	<b>SEK 102.965</b>
	Average return per year %	1,2%	1,0%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.892</b>	<b>SEK 113.311</b>
	Average return per year %	9,9%	4,3%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and October 2023.

The neutral scenario occurred for an investment between February 2016 and January 2019.

The positive scenario occurred for an investment between December 2018 and January 2022.

## January 2024

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

#### Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.357</b>	<b>SEK 83.554</b>
	Average return per year %	-18,6%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.959</b>	<b>SEK 91.121</b>
	Average return per year %	-14,0%	-3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.119</b>	<b>SEK 103.000</b>
	Average return per year %	1,1%	1,0%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.643</b>	<b>SEK 113.077</b>
	Average return per year %	9,6%	4,2%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and November 2023.

The neutral scenario occurred for an investment between October 2016 and October 2019.



The positive scenario occurred for an investment between January 2019 and January 2022.

## February 2024

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.360</b>	<b>SEK 83.554</b>
	Average return per year %	-18,6%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 85.959</b>	<b>SEK 91.121</b>
	Average return per year %	-14,0%	-3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.119</b>	<b>SEK 102.867</b>
	Average return per year %	1,1%	0,9%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.643</b>	<b>SEK 113.077</b>
	Average return per year %	9,6%	4,2%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and November 2023.

The neutral scenario occurred for an investment between July 2016 and July 2019.

The positive scenario occurred for an investment between January 2019 and January 2022.

## March 2024

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.362</b>	<b>SEK 83.555</b>
	Average return per year %	-18,6%	-5,8%



<b>Negative</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 86.080</b> -13,9%	<b>SEK 91.089</b> -3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 101.211</b> 1,2%	<b>SEK 102.763</b> 0,9%
<b>Positive</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 109.892</b> 9,9%	<b>SEK 113.311</b> 4,3%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and October 2023.

The neutral scenario occurred for an investment between March 2016 and February 2019.

The positive scenario occurred for an investment between December 2018 and January 2022.

## April 2024

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 81.353</b> -18,6%	<b>SEK 83.552</b> -5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 86.080</b> -13,9%	<b>SEK 91.089</b> -3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 101.211</b> 1,2%	<b>SEK 102.695</b> 0,9%
<b>Positive</b>	<b>What you might get back after deducting costs</b> Average return per year %	<b>SEK 109.892</b> 9,9%	<b>SEK 113.311</b> 4,3%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and October 2023.

The neutral scenario occurred for an investment between July 2016 and July 2016.

The positive scenario occurred for an investment between December 2018 and January 2022.



**May 2024**

### Performance scenarios

What you get from this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The negative, neutral and positive scenarios show the worst, average and best performance of the product over the last 10 years. Markets may develop completely differently in the future.

Recommended holding period: 3 years

Example of investment: SEK 100.000

Scenarios:

		If you redeem after 1 year	If you redeem after 3 years (recommended holding period)
<b>Minimum</b>	There is no minimum guaranteed return. You may lose some or all of your investment.		
<b>Stress scenario</b>	<b>What you might get back after deducting costs</b>	<b>SEK 81.353</b>	<b>SEK 83.553</b>
	Average return per year %	-18,6%	-5,8%
<b>Negative</b>	<b>What you might get back after deducting costs</b>	<b>SEK 86.080</b>	<b>SEK 91.089</b>
	Average return per year %	-13,9%	-3,1%
<b>Neutral</b>	<b>What you might get back after deducting costs</b>	<b>SEK 101.211</b>	<b>SEK 102.693</b>
	Average return per year %	1,2%	0,9%
<b>Positive</b>	<b>What you might get back after deducting costs</b>	<b>SEK 109.892</b>	<b>SEK 113.311</b>
	Average return per year %	9,9%	4,3%

The figures include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you might get back.

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

The negative scenario occurred for an investment between November 2020 and October 2023.

The neutral scenario occurred for an investment between September 2016 and October 2019.

The positive scenario occurred for an investment between December 2018 and January 2022.

