

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of charge at <https://aureusfund.com/aureus-fund>.

Performance scenarios

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

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

Unfavourable: this type of scenario occurred for an investment between April 2022 and October 2024.

Moderate: this type of scenario occurred for an investment between March 2019 and March 2024.

Favourable: this type of scenario occurred for an investment between December 2015 and December 2020.

Recommended holding period		5 years	
Example Investment		10,000 EUR	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	2,610 EUR -73.9%	2,510 EUR -24.2%
Unfavourable	What you might get back after costs Average return each year	7,920 EUR -20.8%	10,810 EUR 1.6%
Moderate	What you might get back after costs Average return each year	9,770 EUR -2.3%	13,950 EUR 6.9%
Favourable	What you might get back after costs Average return each year	12,520 EUR 25.2%	15,370 EUR 9.0%

What happens if Waystone Management Company (IE) Limited is unable to pay out?

The Management Company has no obligation to pay out since the Fund design does not contemplate any such payment being made. You are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. Should the Fund default, the depository would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

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, 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.

Example Investment 10,000 EUR	if you exit after 1 year	if you exit after 5 years (recommended holding period)
Total Costs	917 EUR	1,383 EUR
Annual cost impact*	9.0%	3.0% each year

(*) 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 9.9% before costs and 6.9% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment.	Up to 500 EUR
Exit costs	3.00% of your investment before it is paid out to you.	300 EUR
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
Management fees and other administrative or operating costs	1.16% of the value of your investment per year. This is an estimate based on actual costs over the last year.	116 EUR
Transaction costs	0.01% 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.	1 EUR
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
Performance fees	There is no performance fee for this product.	0 EUR

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

Recommended holding period: 5 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Termination of the Fund is only possible in those cases expressly provided for in the Fund prospectus. Shares of the Fund can generally be redeemed on each valuation day. The Board of Directors may, with the approval of the Depositary, suspend redemption, taking into account the interests of investors. It will take 2 working days for you to be paid. By selling the Fund earlier than the recommended holding period, you may receive back less than you would have received if you had stayed invested for the recommended holding period. An exit fee of up to 3% could be charged. The price for the day, reflecting the actual value of the fund, is set each day at noon, and published on our website <https://aureusfund.com/aureus-fund>.

How can I complain?

You can send your complaint to the fund's management company to the following postal address 35 Shelbourne Rd, Ballsbridge, Dublin, D04 A4E0, Ireland or by e-mail to complianceeurope@waystone.com. If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Company's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at <https://aureusfund.com/aureus-fund>.

Past performance You can download the past performance over the last 10 years from our website at <https://aureusfund.com/aureus-fund>.

Additional information You can receive additional information about this product, including but not limited to the investor disclosure document, annual report, half year report and the latest price of the shares from LBBW Asset Management Investmentgesellschaft mbH, Pariser Platz 1 - Haus 5, 70173 Stuttgart and from <https://www.lbbw-am.de> or Waystone Management Company (IE) Limited, 35 Shelbourne Rd, Ballsbridge, Dublin, D04 A4E0, Ireland and from <https://www.waystone.com/>. They are available free of charge in English. You can find the latest version on our website at <https://aureusfund.com/aureus-fund>.