

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 USD		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	3,090 USD	2,400 USD
	Average return each year	-69.1%	-24.9%
Unfavourable scenario	What you might get back after costs	6,610 USD	8,220 USD
	Average return each year	-33.9%	-3.9%
Moderate scenario	What you might get back after costs	10,190 USD	13,730 USD
	Average return each year	1.9%	6.5%
Favourable scenario	What you might get back after costs	13,580 USD	21,210 USD
	Average return each year	35.8%	16.2%

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

Unfavourable scenario: This type of scenario occurred for an investment between December 2021 and August 2023.

Moderate scenario: This type of scenario occurred for an investment between June 2015 and June 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2016 and December 2021.

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 USD is invested.

Investment of 10,000 USD	If you cash in after 1 year	If you cash in after 5 years (RHP)
Total costs	621 USD	2,052 USD
Cost impact*	6.3%	3.3%

*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 6.5% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 4.00% 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 400 USD
Exit costs	We do not charge an exit fee for this product.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.21% of the value of your investment per year. This is an estimate based on actual costs over the last year.	212 USD
Transaction costs	0.09% 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.	8 USD
Incidental costs taken under specific conditions		
Performance fees and carried interest	There is no performance fee for this product.	0 USD

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 10 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.