



accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product/a suitable benchmark over the last 10 years.

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

Recommended holding period : 5 years			
Example Investment: € 10,000			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	<b>€ 7,800</b>	<b>€ 7,550</b>
	Average return each year	-22.02%	-5.48%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>€ 8,210</b>	<b>€ 8,250</b>
	Average return each year	-17.87%	-3.77%
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>€ 9,980</b>	<b>€ 9,120</b>
	Average return each year	-0.22%	-1.82%
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>€ 11,020</b>	<b>€ 10,910</b>
	Average return each year	10.24%	1.75%

The figures shown above 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.

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 2020 et January 2025.

Moderate scenario: this type of scenario occurred for an investment between June 2017 et June 2022.

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

## What happens if Euromobiliare Asset Management SGR SpA is unable to pay you?

Between shareholders, each sub-fund is intended to represent a separate entity with its own rights, capital gains, losses, charges and fees. The assets and liabilities of the sub-fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. However, if the sub-fund is unable to pay what is owed, you could lose the entire investment as there is no guarantee or compensation system.

## 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 below 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 and how well the product performs. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- that you would get back the amount that you invested in the first year (0% annual return). For the other holding periods we have assumed that the product performs as shown in the moderate scenario;
- that 10.000 EUR per year is invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total Costs</b>	<b>€ 168</b>	<b>€ 828</b>
<b>Annual cost impact (*)</b>	<b>1.7%</b>	<b>1.7% each year</b>

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be -0.1% before costs and -1.8% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	We do not charge an entry fee for this product.	€ 0
<b>Exit costs</b>	We do not charge an exit fee for this product.	€ 0
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.66% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€ 166
<b>Transaction costs</b>	0.02% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	€ 2
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	€ 0

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

Recommended holding period: 5 years

You may request, at any time, to redeem all or part of the units held. Requests for redemption of shares will be made in writing either directly to the Administrative Agent, in the case of direct investment, or through the Principal Placing Agent or the Placing Agent in the country of marketing which had collected the subscription request. Please refer to the Prospectus for further details regarding redemptions.

## How can I complain?

Complaints must be submitted to: Euromobiliare International Fund Sicav, 9 rue de Bitbourg, L-1273 Luxembourg, Grand Duchy of Luxembourg, email: [ads@eurogr.lu](mailto:ads@eurogr.lu). For additional information, please refer to the website: <https://www.eurogr.it/it/policy>

## Other relevant information

You may find the prospectus, articles of incorporation, key investor document, notice to shareholders, financial reports, and further information documents relating to the sub-fund including various published policies of the sub-fund on the website [www.eurogr.it](http://www.eurogr.it).

You can download the past performance of the sub-fund over the 10 years at [www.eurogr.it](http://www.eurogr.it).

You can find previous performance scenarios updated on a monthly basis at <https://www.eurogr.it/it/documentazione-sicav/scenari-di-performance>.