

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

The unfavourable scenario occurred for an investment in the benchmark between June 2021 and December 2023.

The moderate scenario occurred for an investment in the benchmark between September 2018 and September 2023.

The favourable scenario occurred for an investment in the benchmark between February 2016 and February 2021.

Recommended holding period: 5 years.

Example Investment: EUR 10,000.

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,990 EUR	1,900 EUR
	Average return each year	-80.09 %	-28.26 %
Unfavourable	What you might get back after costs	8,010 EUR	10,000 EUR
	Average return each year	-19.87 %	0.00 %
Moderate	What you might get back after costs	10,740 EUR	14,580 EUR
	Average return each year	7.36 %	7.84 %
Favourable	What you might get back after costs	16,430 EUR	21,210 EUR
	Average return each year	64.32 %	16.23 %

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

The Management Company has no obligation to pay out since the Company 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 Company 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 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.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	187 EUR	1,416 EUR
Annual cost impact (*)	1.9%	2.0% 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 7.8% 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
Entry costs	0% of the amount you pay in when entering this investment	0 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	1.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	95 EUR
Transaction costs	0.9% 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.	92 EUR
Incidental costs taken under specific conditions		
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 should be considered a medium to long term investment. This means at least 5 years or more. You can sell your shares in the product on any Dealing Day as defined in the Prospectus, by using one of the methods described in the Prospectus. No exit fees will be charged. Please refer to the 'Composition of Costs' table for more information.

How can I complain?

You can send your complaint to the Management Company at 35 Shelbourne Rd, Ballsbridge, IE - 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

- The Net Asset Value per share, past performance and 10 year performance scenarios for the Product are available at www.pacificam.co.uk.
- The Product is subject to Irish taxation legislation which may have an impact on your personal tax position as an investor in the Product. Investors should consult their own tax advisers before investing in the Product.
- The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on www.waystone.com/waystone-policies/, a paper copy will be made available free of charge upon request.