PERFORMANCE SCENARIO



-19.00%

USD 9 770

-2.30%

USD 11 490

-2.95%

USD 11 570

2.96% USD 12 690

This document is not marketing material. You are advised to read it so you can make an informed decision about whether to invest.

Aviva Investors - Global High Yield Bond Fund a sub-fund of Aviva Investors - **Share class A USD The Fund is managed by Aviva Investors Luxembourg S.A.**

ISIN: LU0367993317

Date 31/12/2022

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 years. Markets could develop very differently in the future.

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.

Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Shann	What you might get back after costs	USD 5 200	USD 5 650
Stress	Average return each year	-48.00%	-10.79%
Hafarramahla	What you might get back after costs	USD 8 100	USD 8 440
Unfavourable	Average return each year	-19.00%	-3.34%
B.C. daysta	What you might get back after costs	USD 9 800	USD 11 610
Moderate	Average return each year	-2.00%	3.03%
Favourable	What you might get back after costs	USD 11 490	USD 12 690
ravourable	Average return each year	14.90%	4.88%
Date 31/01/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	-
Stress	What you might get back after costs	USD 5 200	USD 5 650
	Average return each year	-48.00%	-10.79%
	What you might get back after costs	USD 8 100	USD 8 700
Unfavourable	Average return each year	-19.00%	-2.75%
	What you might get back after costs	USD 9 800	USD 11 580
Moderate	Average return each year	-2.00%	2.98%
Favorushia	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s		
	What you might get back after costs	USD 5 200	USD 5 660
Stress	Average return each year	-48.00%	-10.76%
Unfavourable	What you might get back after costs	USD 8 100	USD 8 610

Average return each year

Average return each year

What you might get back after costs

What you might get back after costs

Unfavourable

Moderate

Favourable

Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	14.90%	4.88%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so		years
	What you might get back after costs	USD 5 200	USD 5 650
Stress	Average return each year	-48.00%	-10.79%
	What you might get back after costs	USD 8 100	USD 8 620
Unfavourable	Average return each year	-19.00%	-2.93%
	What you might get back after costs	USD 9 770	USD 11 500
Moderate	Average return each year	-2.30%	2.83%
	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
	,		
Date 30/04/2023			
Recommended Holding Period: 5 years		•	vestment: 10000 L
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 5 200	USD 5 650
511633	Average return each year	-48.00%	-10.79%
Jnfavourable	What you might get back after costs	USD 8 100	USD 8 710
Jiiavourabie	Average return each year	-19.00%	-2.72%
Moderate	What you might get back after costs	USD 9 760	USD 11 470
vioderate	Average return each year	-2.40%	2.78%
Faccassable	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 31/05/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 L
Scenarios		If you exit after 1	If you exit after
Minimum	There is no minimum guaranteed return. You could lose so	year ome or all of your investment	years
William Control of the Control of th	What you might get back after costs	USD 5 210	USD 5 650
Stress	Average return each year	-47.90%	-10.79%
Unfavourable	What you might get back after costs	USD 8 100	USD 8 770
	Average return each year What you might get back after costs	-19.00% USD 9 750	-2.59% USD 11 470
Moderate		-2.50%	2.78%
	Average return each year What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 30/06/2023		Francis I - 1 -	roctment 10000
Recommended Holding Period: 5 years		•	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	

Date 30/06/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	-47.90%	-10.79%
	What you might get back after costs	USD 8 100	USD 8 790
Unfavourable	Average return each year	-19.00%	-2.55%
	What you might get back after costs	USD 9 750	USD 11 470
Moderate	Average return each year	-2.50%	2.78%
	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 USE
Scenarios		If you exit after 1	If you exit after 5
Sectionios		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	USD 5 210	USD 5 650
Stress	Average return each year	-47.90%	-10.79%
	What you might get back after costs	USD 8 100	USD 8 910
Unfavourable	Average return each year	-19.00%	-2.28%
	What you might get back after costs	USD 9 750	USD 11 450
Moderate	Average return each year	-2.50%	2.75%
	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 31/08/2023 Recommended Holding Period: 5 years			vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		
Stress	What you might get back after costs	USD 5 210	USD 5 650
	Average return each year	-47.90%	-10.79%
Unfavourable	What you might get back after costs	USD 8 100	USD 8 940
	Average return each year	-19.00%	-2.22%
Moderate	What you might get back after costs	USD 9 750	USD 11 370
	Average return each year	-2.50%	2.60%
Favourable	What you might get back after costs	USD 11 490	USD 12 690
	Average return each year	4.4.000/	4.88%
	Average return each year	14.90%	4.00/0
Date 30/09/2023	Average return each year	14.90%	4.00/0
	Average return each year		
Recommended Holding Period: 5 years	Average return each year		restment: 10000 USI
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	Example Inv If you exit after 1 year	restment: 10000 USI
Recommended Holding Period: 5 years Scenarios Minimum		Example Inv If you exit after 1 year	restment: 10000 USI
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so	Example Inv If you exit after 1 year ome or all of your investment.	restment: 10000 USI If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress	There is no minimum guaranteed return. You could lose so What you might get back after costs	Example Inv If you exit after 1 year ome or all of your investment. USD 5 210	restment: 10000 USI If you exit after 5 years USD 5 650
Recommended Holding Period: 5 years Scenarios Minimum Stress	There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	Example Inv If you exit after 1 year ome or all of your investment. USD 5 210 -47.90%	restment: 10000 USI If you exit after 5 years USD 5 650 -10.79%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs	Example Inv. If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 100	vestment: 10000 USI If you exit after 5 years USD 5 650 -10.79% USD 8 870
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year	Example Inv If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 100 -19.00%	vestment: 10000 USI If you exit after 5 years USD 5 650 -10.79% USD 8 870 -2.37%
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	Example Inv If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 100 -19.00% USD 9 750	USD 5 650 -10.79% USD 8 870 -2.37%

Date 31/10/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 650
	Average return each year	-47.90%	-10.79%
Unfavourable	What you might get back after costs	USD 8 100	USD 8 760
	Average return each year	-19.00%	-2.61%
Moderate	What you might get back after costs	USD 9 750	USD 11 310
Wilderate	Average return each year	-2.50%	2.49%
Favourable	What you might get back after costs	USD 11 490	USD 12 690
ravourable	Average return each year	14.90%	4.88%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s		<u> </u>
	What you might get back after costs	USD 5 210	USD 5 650
Stress	Average return each year	-47.90%	-10.79%
	What you might get back after costs	USD 8 100	USD 9 110
Unfavourable	Average return each year	-19.00%	-1.85%
	What you might get back after costs	USD 9 750	USD 11 280
Moderate	Average return each year	-2.50%	2.44%
	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
_	What you might get back after costs	USD 5 210	USD 5 650
Stress	Average return each year	-47.90%	-10.79%
	What you might get back after costs	USD 8 100	USD 9 430
Unfavourable	Average return each year	-19.00%	-1.17%
	What you might get back after costs	USD 9 750	USD 11 360
Moderate	Average return each year	-2.50%	2.58%
	What you might get back after costs	USD 11 490	USD 12 690
Favourable	Average return each year	14.90%	4.88%
Date 31/01/2024			
Recommended Holding Period: 5 years		Evampla In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s		,
William III	What you might get back after costs	USD 5 210	USD 5 650
	, 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	-47.90%	-10.79%
Stress	Average return each vear	-47.30%	
Stress	Average return each year What you might get back after costs		
Stress Unfavourable	What you might get back after costs	USD 8 100	USD 9 460
	What you might get back after costs Average return each year	USD 8 100 -19.00%	USD 9 460 -1.10%
	What you might get back after costs	USD 8 100	USD 9 460

Date 31/01/2024			
Recommended Holding Period: 5 years			vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	14.90%	4.88%
Date 29/02/2024 Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1	If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 650
	Average return each year	-47.90%	-10.79%
Unfavourable	What you might get back after costs	USD 8 100	USD 9 470
	Average return each year	-19.00%	-1.08%
Moderate	What you might get back after costs	USD 9 770	USD 11 360
	Average return each year	-2.30%	2.58%
Favourable	What you might get back after costs	USD 11 490	USD 12 690
1 A TOWN GIVIC	Average return each year	14.90%	4.88%
Data 24/02/2024			
Date 31/03/2024		Franco I. I.	vectment: 10000 He
Recommended Holding Period: 5 years		•	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
_	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 9 770	USD 11 360
Moderate	Average return each year	-2.30%	2.58%
	What you might get back after costs	USD 11 480	USD 12 690
Favourable	Average return each year	14.80%	4.88%
Date 30/04/2024			
Recommended Holding Period: 5 years			vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 660
Juess	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 100	USD 9 470
omarourant.	Average return each year	-19.00%	-1.08%
Moderate	What you might get back after costs	USD 9 800	USD 11 210
	Average return each year	-2.00%	2.31%
Favourable	What you might get back after costs	USD 11 480	USD 12 690
· · · · · · · · · · · · · · · · · · ·	Average return each year	14.80%	4.88%
Data 21/05/2024			
Date 31/05/2024 Recommended Holding Period: 5 years		Evample In	vestment: 10000 LIS
Recommended Holding Period: 5 years Scenarios		If you exit after 1	vestment: 10000 USI If you exit after 5
JUE II d I I I I I I I I I I I I I I I I I		ir you exit after 1 year	years
		ycui	years
Minimum	There is no minimum guaranteed return. You could lose s		years
	There is no minimum guaranteed return. You could lose s What you might get back after costs		USD 5 660

Date 31/05/2024			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Hafavavahla	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
and decree	What you might get back after costs	USD 9 800	USD 11 200
Moderate	Average return each year	-2.00%	2.29%
Favourable	What you might get back after costs	USD 11 480	USD 12 690
Favourable	Average return each year	14.80%	4.88%
Date 30/06/2024			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 USI
Scenarios		If you exit after 1	If you exit after 5
Scenarios		year	years
Minimum	There is no minimum guaranteed return. You could lose some	or all of your investment.	
Share	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 9 800	USD 11 070
Moderate	Average return each year	-2.00%	2.05%
	What you might get back after costs	USD 11 480	USD 12 690
Favourable	Average return each year	14.80%	4.88%
Date 31/07/2024 Recommended Holding Period: 5 years Scenarios		If you exit after 1	vestment: 10000 US
Minimum	There is no minimum guaranteed return. You could lose some	or all of your investment	years
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 9 810	USD 11 050
Moderate	Average return each year	-1.90%	2.02%
	What you might get back after costs	USD 11 480	USD 12 690
Favourable	Average return each year	14.80%	4.88%
	, we age recuir each year	11.00%	1.55%
Date 31/08/2024			
Recommended Holding Period: 5 years		Example Inv	estment: 10000 USI
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	USD 5 210	USD 5 660
	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 100	USD 9 470
omavourable	Average return each year	-19.00%	-1.08%
Moderate	What you might get back after costs	USD 9 820	USD 11 020
Moderate	Average return each year	-1.80%	1.96%
Favourable	What you might get back after costs	USD 11 480	USD 12 690
I avoulable	Average return each year	14.80%	4.88%

Average return each year

D. I. 20/00/2024			
Date 30/09/2024		E la la	40000 1100
Recommended Holding Period: 5 years Scenarios		Example In	vestment: 10000 USD If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose some o	•	
Stress	What you might get back after costs	USD 5 210	USD 5 660
	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 100	USD 9 470
	Average return each year	-19.00%	-1.08%
Moderate	What you might get back after costs	USD 9 900	USD 11 020
	Average return each year	-1.00%	1.96%
Favourable	What you might get back after costs	USD 11 480	USD 12 690
Tavourante	Average return each year	14.80%	4.88%
Date 31/10/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some o		700.0
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	<u> </u>	USD 8 100	USD 9 470
Unfavourable	What you might get back after costs		
	Average return each year	-19.00%	-1.08%
Moderate	What you might get back after costs	USD 9 940	USD 11 000
	Average return each year	-0.60%	1.92%
Favourable	What you might get back after costs Average return each year	USD 11 480	USD 12 690
Date 30/11/2024			
Recommended Holding Period: 5 years		·	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5
Minimum	There is no minimum guaranteed return Very sould less some o		years
Stress	There is no minimum guaranteed return. You could lose some o	or all of your investment.	
	What you might get back after costs	or all of your investment. USD 5 210	
			years
Unfavourable	What you might get back after costs	USD 5 210	years USD 5 660
Unfavourable	What you might get back after costs Average return each year	USD 5 210 -47.90%	years USD 5 660 -10.76%
	What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100	USD 5 660 -10.76% USD 9 470
Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00%	USD 5 660 -10.76% USD 9 470 -1.08%
Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000
	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40%	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92%
Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690
Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80%	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88%
Moderate Favourable Date 31/12/2024	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80%	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88%
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretable in the second sec	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USE If you exit after 5
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretable in the second sec	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USD If you exit after 5
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretation of your investment.	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USE If you exit after 5 years
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Integral Section 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USD If you exit after 5 years USD 6 050
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretation of your investment. USD 5 210 -47.90%	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USE If you exit after 5 years USD 6 050 -9.56%
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Invited State 1 year or all of your investment. USD 5 210 -47.90% USD 8 100	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USD If you exit after 5 years USD 6 050 -9.56% USD 9 470
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretation of your investment. USD 5 210 -47.90% USD 8 100 -19.00% USD 9 970	Vears USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USE If you exit after 5 years USD 6 050 -9.56% USD 9 470 -1.08% USD 10 970
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interest after 1 year or all of your investment. USD 5 210 -47.90% USD 8 100 -19.00% USD 9 970 -0.30%	USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% vestment: 10000 USE If you exit after 5 years USD 6 050 -9.56% USD 9 470 -1.08% USD 10 970 1.87%
Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some o What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 5 210 -47.90% USD 8 100 -19.00% USD 9 960 -0.40% USD 11 480 14.80% Example Interpretation of your investment. USD 5 210 -47.90% USD 8 100 -19.00% USD 9 970	years USD 5 660 -10.76% USD 9 470 -1.08% USD 11 000 1.92% USD 12 690 4.88% Vestment: 10000 USD If you exit after 5 years USD 6 050 -9.56% USD 9 470 -1.08% USD 10 970

Date 31/01/2025			
Recommended Holding Period: 5 years		-	vestment: 10000 USD
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 a	ll of your investment.	
Strace	What you might get back after costs	USD 5 210	USD 7 000
Stress	Average return each year	-47.90%	-6.89%
Hafavayahla	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
and decree	What you might get back after costs	USD 9 970	USD 10 950
Moderate	Average return each year	-0.30%	1.83%
	What you might get back after costs	USD 11 480	USD 12 690
Favourable	Average return each year	14.80%	4.88%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 a		,
	What you might get back after costs	USD 5 310	USD 7 070
Stress	Average return each year	-46.90%	-6.70%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 10 010	USD 10 950
Moderate	Average return each year	0.10%	1.83%
		USD 11 480	
Favourable	What you might get back after costs		USD 12 690
	Average return each year	14.80%	4.88%
Date 31/03/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 a	ll of your investment.	
-	What you might get back after costs	USD 7 420	USD 7 190
Stress	Average return each year	-25.80%	-6.38%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 10 040	USD 10 950
Moderate	Average return each year	0.40%	1.83%
	What you might get back after costs	USD 11 480	USD 12 840
Favourable	Average return each year	14.80%	5.13%
Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 a		
	What you might get back after costs	USD 7 480	USD 7 220
Stress	Average return each year	-25.20%	-6.31%
	What you might get back after costs	USD 8 100	USD 9 470
Unfavourable	Average return each year	-19.00%	-1.08%
	What you might get back after costs	USD 10 070	USD 10 970
Moderate	Average return each year	0.70%	1.87%
	Average return each year	0.70%	1.0//0

Date 30/04/2025				
Recommended Holding Period: 5 years		Example In	Example Investment: 10000 US	
Scenarios		If you exit after 1 year	If you exit after 5 years	
Favorus blo	What you might get back after costs	USD 11 480	USD 12 840	
Favourable	Average return each year	14.80%	5.13%	
Date 31/05/2025				
Recommended Holding Period: 5 years		Example In	Example Investment: 10000 US	
Scenarios		If you exit after 1 year	If you exit after 5 years	
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.		
Stress	What you might get back after costs	USD 7 480	USD 7 220	
stress	Average return each year	-25.20%	-6.31%	
Unformula	What you might get back after costs	USD 8 100	USD 9 470	
Unfavourable	Average return each year	-19.00%	-1.08%	
Moderate	What you might get back after costs	USD 10 090	USD 11 000	
ivioderate	Average return each year	0.90%	1.92%	
Favourable	What you might get back after costs	USD 11 480	USD 12 840	
ravourable	Average return each year	14.80%	5.13%	
Date 30/06/2025				
Recommended Holding Period: 5 years Scenarios		Example in	vestment: 10000 US If you exit after 5	
		year	years	
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.		
Stress	What you might get back after costs	USD 7 480	USD 7 220	
Juess	Average return each year	-25.20%	-6.31%	
Unfavourable	What you might get back after costs	USD 8 100	USD 9 470	
omavourable	Average return each year	-19.00%	-1.08%	
Madarata	What you might get back after costs	USD 10 090	USD 11 020	
Moderate	Average return each year	0.90%	1.96%	
	Average return each year	0.3070	1.5070	

14.80%

5.13%

Average return each year