## PERFORMANCE SCENARIO



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 - Emerging Markets Local Currency Bond Fund a sub-fund of Aviva Investors - Share class B USD The Fund is managed by Aviva Investors Luxembourg S.A.

## ISIN: LU0490651758

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.

| Date 31/12/2022                     |   |                             |                              |
|-------------------------------------|---|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example Inv                 | vestment: 10000 USE          |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all o | of your investment.         |                              |
|                                     | What you might get back after costs                                 | USD 4 950                   | USD 5 040                    |
| Stress                              | Average return each year  | -50.50%                     | -12.81%                      |
| Unferrenzelle                       | What you might get back after costs                                 | USD 7 420                   | USD 7 140                    |
| Unfavourable                        | Average return each year  | -25.80%                     | -6.52%                       |
| Bille de vete                       | What you might get back after costs                                 | USD 9 280                   | USD 8 690                    |
| Moderate                            | Average return each year  | -7.20%                      | -2.77%                       |
|                                     | What you might get back after costs                                 | USD 11 130                  | USD 11 890                   |
| Favourable                          | Average return each year  | 11.30%                      | 3.52%                        |

| Date 31/01/2023                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Investment: 10000 U |                              |
| Scenarios                           |  | lf you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of | your investment.            |                              |
| <u></u>                             | What you might get back after costs                                  | USD 4 960                   | USD 5 040                    |
| Stress                              | Average return each year   | -50.40%                     | -12.81%                      |
| Unfavourable                        | What you might get back after costs                                  | USD 7 420                   | USD 7 140                    |
| Unavourable                         | Average return each year   | -25.80%                     | -6.52%                       |
| Madavata                            | What you might get back after costs                                  | USD 9 280                   | USD 8 690                    |
| Moderate                            | Average return each year   | -7.20%                      | -2.77%                       |
| The second la                       | What you might get back after costs                                  | USD 11 130                  | USD 11 890                   |
| Favourable                          | Average return each year   | 11.30%                      | 3.52%                        |
|                                     |  |                             |                              |

Date 28/02/2023 **Recommended Holding Period: 5 years** Example Investment: 10000 USD Scenarios If you exit after 1 If you exit after 5 year years Minimum There is no minimum guaranteed return. You could lose some or all of your investment. What you might get back after costs USD 4 950 USD 5 040 Stress Average return each year -50.50% -12.81% What you might get back after costs USD 7 420 USD 7 140 Unfavourable Average return each year -25.80% -6.52% What you might get back after costs USD 9 280 USD 8 690 Moderate Average return each year -7.20% -2.77% What you might get back after costs USD 11 890 Favourable USD 11 130

| Date 28/02/2023                     |                             |                              |
|-------------------------------------|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |                             | vestment: 10000 USD          |
| Scenarios                           | If you exit after 1<br>year | If you exit after 5<br>years |
| Average return each year            | 11.30%                      | 3.52%                        |
|                                     |                             |                              |

|  | Example In   | vestment: 10000 USD   |
|--|--|---|
|  | If you exit after 1<br>year  | If you exit after 5<br>years  |
| There is no minimum guaranteed return. You could lose some o | r all of your investment.  |   |
| What you might get back after costs                          | USD 4 970  | USD 5 070   |
| Average return each year                                     | -50.30%  | -12.70%   |
| What you might get back after costs                          | USD 7 410  | USD 7 140   |
| Average return each year                                     | -25.90%  | -6.52%  |
| What you might get back after costs                          | USD 9 280  | USD 8 690   |
| Average return each year                                     | -7.20%   | -2.77%  |
| What you might get back after costs                          | USD 11 130   | USD 11 890  |
| Average return each year                                     | 11.30%   | 3.52%   |
|  | 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   What you might get back after costs | If you exit after 1<br>yearThere is no minimum guaranteed return. You could lose some or all of your investment.What you might get back after costsUSD 4 970Average return each year-50.30%What you might get back after costsUSD 7 410Average return each year-25.90%What you might get back after costsUSD 9 280Average return each year-7.20%What you might get back after costsUSD 11 130 |

| Date 30/04/2023                     |  |                              |                              |
|-------------------------------------|--|------------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                  | vestment: 10000 USD          |
| Scenarios                           |  | lf you exit after 1<br>year  | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some | e or all of your investment. |                              |
| -                                   | What you might get back after costs                        | USD 4 970                    | USD 5 070                    |
| Stress                              | Average return each year                                   | -50.30%                      | -12.70%                      |
| Unfavourable                        | What you might get back after costs                        | USD 7 410                    | USD 7 140                    |
| Untavourable                        | Average return each year                                   | -25.90%                      | -6.52%                       |
|                                     | What you might get back after costs                        | USD 9 290                    | USD 8 680                    |
| Moderate                            | Average return each year                                   | -7.10%                       | -2.79%                       |
| Favourable                          | What you might get back after costs                        | USD 11 130                   | USD 11 890                   |
|                                     | Average return each year                                   | 11.30%                       | 3.52%                        |

| Date 31/05/2023                     |   |                               |                              |
|-------------------------------------|---|-------------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example Investment: 10000 USD |                              |
| Scenarios                           |   | If you exit after 1<br>year   | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of your investment. |                               |                              |
| Change                              | What you might get back after costs   | USD 4 970                     | USD 5 070                    |
| Stress                              | Average return each year  | -50.30%                       | -12.70%                      |
| Unfavourable                        | What you might get back after costs   | USD 7 410                     | USD 7 140                    |
| Onavourable                         | Average return each year  | -25.90%                       | -6.52%                       |
| Madavata                            | What you might get back after costs   | USD 9 300                     | USD 8 680                    |
| Moderate                            | Average return each year  | -7.00%                        | -2.79%                       |
| Favourable                          | What you might get back after costs   | USD 11 130                    | USD 11 890                   |
| Favourable                          | Average return each year  | 11.30%                        | 3.52%                        |

| Date 30/06/2023                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                 | vestment: 10000 USD          |
| Scenarios                           |  | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of y | our investment.             |                              |
| Stress                              | What you might get back after costs                                    | USD 4 970                   | USD 5 070                    |

| Date 30/06/2023                  |                                     |                               |                              |
|----------------------------------|-------------------------------------|-------------------------------|------------------------------|
| Recommended Holding Period: 5 ye | ears                                | Example Investment: 10000 USD |                              |
| Scenarios                        |                                     | If you exit after 1<br>year   | If you exit after 5<br>years |
|                                  | Average return each year            | -50.30%                       | -12.70%                      |
|                                  | What you might get back after costs | USD 7 410                     | USD 7 140                    |
| Unfavourable                     | Average return each year            | -25.90%                       | -6.52%                       |
| Madarata                         | What you might get back after costs | USD 9 350                     | USD 8 870                    |
| Moderate                         | Average return each year            | -6.50%                        | -2.37%                       |
| Favourable                       | What you might get back after costs | USD 11 130                    | USD 11 890                   |
|                                  | Average return each year            | 11.30%                        | 3.52%                        |

## Date 31/07/2023 Recommended Holding Period: 5 years Example Investment: 10000 USD Scenarios If you exit after 1 If you exit after 5 year years Minimum There is no minimum guaranteed return. You could lose some or all of your investment. What you might get back after costs USD 4 970 USD 5 070 Stress Average return each year -50.30% -12.70% What you might get back after costs USD 7 410 USD 7 140 Unfavourable Average return each year -25.90% -6.52% What you might get back after costs USD 9 350 USD 8 900 Moderate Average return each year -6.50% -2.30% USD 11 130 USD 11 890 What you might get back after costs Favourable Average return each year 11.30% 3.52%

| Date 31/08/2023                     |   |                               |                              |
|-------------------------------------|---|-------------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example Investment: 10000 USD |                              |
| Scenarios                           |   | lf you exit after 1<br>year   | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of yo | ur investment.                |                              |
| Chuoco                              | What you might get back after costs                                     | USD 4 970                     | USD 5 070                    |
| Stress                              | Average return each year  | -50.30%                       | -12.70%                      |
| Unfavourable                        | What you might get back after costs                                     | USD 7 410                     | USD 7 140                    |
| Uniavourable                        | Average return each year  | -25.90%                       | -6.52%                       |
| Moderate                            | What you might get back after costs                                     | USD 9 350                     | USD 8 900                    |
| Woderate                            | Average return each year  | -6.50%                        | -2.30%                       |
| Ferrerun ble                        | What you might get back after costs                                     | USD 11 130                    | USD 11 890                   |
| Favourable                          | Average return each year  | 11.30%                        | 3.52%                        |
|                                     |   |                               |                              |

| Date 30/09/2023                     |   |                               |                              |
|-------------------------------------|---|-------------------------------|------------------------------|
| Recommended Holding Period: 5 years | 5   | Example In                    | vestment: 10000 USD          |
| Scenarios                           |   | lf you exit after 1<br>year   | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose sor | me or all of your investment. |                              |
| -                                   | What you might get back after costs                       | USD 4 980                     | USD 5 070                    |
| Stress                              | Average return each year                                  | -50.20%                       | -12.70%                      |
|                                     | What you might get back after costs                       | USD 7 410                     | USD 7 140                    |
| Unfavourable                        | Average return each year                                  | -25.90%                       | -6.52%                       |
| B B a da set a                      | What you might get back after costs                       | USD 9 350                     | USD 8 900                    |
| Moderate                            | Average return each year                                  | -6.50%                        | -2.30%                       |
| Favourable                          | What you might get back after costs                       | USD 11 130                    | USD 11 890                   |
|                                     | Average return each year                                  | 11.30%                        | 3.52%                        |

| Date 31/10/2023  |  |                                |                               |  |
|--|--|--------------------------------|-------------------------------|--|
| Recommended Holding Period: 5 years                    |  | Example In                     | Example Investment: 10000 USD |  |
| Scenarios  |  | If you exit after 1<br>year    | If you exit after 5<br>years  |  |
| Minimum  | There is no minimum guaranteed return. You could lose so | ome or all of your investment. |                               |  |
| Chuoco   | What you might get back after costs                      | USD 4 980                      | USD 5 070                     |  |
| Stress   | Average return each year                                 | -50.20%                        | -12.70%                       |  |
| Unfavourable   | What you might get back after costs                      | USD 7 410                      | USD 7 140                     |  |
| Uniavourable   | Average return each year                                 | -25.90%                        | -6.52%                        |  |
| Madauta  | What you might get back after costs                      | USD 9 380                      | USD 8 910                     |  |
| Moderate   | Average return each year                                 | -6.20%                         | -2.28%                        |  |
| For a second la  | What you might get back after costs                      | USD 11 130                     | USD 11 890                    |  |
| Favourable   | Average return each year                                 | 11.30%                         | 3.52%                         |  |
| Date 30/11/2023<br>Recommended Holding Period: 5 years |  | Evample In                     | vestment: 10000 USD           |  |
| Scenarios  |  | If you exit after 1<br>year    | If you exit after 5<br>years  |  |
| Minimum  | There is no minimum guaranteed return. You could lose so | ome or all of your investment. |                               |  |
| 61   | What you might get back after costs                      | USD 4 970                      | USD 5 070                     |  |
| Stress   | Average return each year                                 | -50.30%                        | -12.70%                       |  |
|  | What you might get back after costs                      | USD 7 410                      | USD 7 140                     |  |
| Unfavourable   | Average return each year                                 | -25.90%                        | -6.52%                        |  |

| Unfavourable | what you might get back after costs | 0307410    | 0507140    |
|--------------|-------------------------------------|------------|------------|
| Moderate     | Average return each year            | -25.90%    | -6.52%     |
|              | What you might get back after costs | USD 9 390  | USD 8 970  |
| Moderate     | Average return each year            | -6.10%     | -2.15%     |
| Fourierble   | What you might get back after costs | USD 11 130 | USD 11 890 |
| Favourable   | Average return each year            | 11.30%     | 3.52%      |

| Date 31/12/2023                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                 | vestment: 10000 USD          |
| Scenarios                           |  | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of you | r investment.               |                              |
| Stress                              | What you might get back after costs                                      | USD 4 970                   | USD 5 070                    |
| Stress                              | Average return each year   | -50.30%                     | -12.70%                      |
| Unfavourable                        | What you might get back after costs                                      | USD 7 410                   | USD 7 140                    |
| Unfavourable                        | Average return each year   | -25.90%                     | -6.52%                       |
| Moderate                            | What you might get back after costs                                      | USD 9 390                   | USD 8 980                    |
| Moderate                            | Average return each year   | -6.10%                      | -2.13%                       |
| The second la                       | What you might get back after costs                                      | USD 11 130                  | USD 11 890                   |
| Favourable                          | Average return each year   | 11.30%                      | 3.52%                        |

| Date 31/01/2024                     |   |                               |                              |
|-------------------------------------|---|-------------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example Investment: 10000 USD |                              |
| Scenarios                           |   | lf you exit after 1<br>year   | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of yo | ur investment.                |                              |
|                                     | What you might get back after costs                                     | USD 4 970                     | USD 5 070                    |
| Stress                              | Average return each year  | -50.30%                       | -12.70%                      |
|                                     | What you might get back after costs                                     | USD 7 410                     | USD 7 140                    |
| Unfavourable                        | Average return each year  | -25.90%                       | -6.52%                       |
| Moderate                            | What you might get back after costs                                     | USD 9 400                     | USD 8 980                    |
|                                     | Average return each year  | -6.00%                        | -2.13%                       |
| Favourable                          | What you might get back after costs                                     | USD 11 130                    | USD 11 890                   |



| Recommended Holding Period: 5 years | Example Inv                 | estment: 10000 USD           |
|-------------------------------------|-----------------------------|------------------------------|
| Scenarios                           | If you exit after 1<br>year | If you exit after 5<br>years |
| Average return each year            | 11.30%                      | 3.52%                        |

| Date 29/02/2024                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example In                  | vestment: 10000 USD          |
| Scenarios                           |  | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of | your investment.            |                              |
| Chrone                              | What you might get back after costs                                  | USD 4 970                   | USD 5 070                    |
| Stress                              | Average return each year   | -50.30%                     | -12.70%                      |
| Unforcements                        | What you might get back after costs                                  | USD 7 410                   | USD 7 140                    |
| Unfavourable                        | Average return each year   | -25.90%                     | -6.52%                       |
|                                     | What you might get back after costs                                  | USD 9 460                   | USD 8 970                    |
| Moderate                            | Average return each year   | -5.40%                      | -2.15%                       |
| Favourable                          | What you might get back after costs                                  | USD 11 130                  | USD 11 890                   |
|                                     | Average return each year   | 11.30%                      | 3.52%                        |
|                                     |  |                             |                              |

| Date 31/03/2024                   |  |                                |                              |
|-----------------------------------|--|--------------------------------|------------------------------|
| Recommended Holding Period: 5 yea | rs   | Example Inv                    | vestment: 10000 USD          |
| Scenarios                         |  | lf you exit after 1<br>year    | If you exit after 5<br>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 4 970                      | USD 5 070                    |
| Stress                            | Average return each year                                 | -50.30%                        | -12.70%                      |
| the former while                  | What you might get back after costs                      | USD 7 410                      | USD 7 140                    |
| Unfavourable                      | Average return each year                                 | -25.90%                        | -6.52%                       |
| Manda and a                       | What you might get back after costs                      | USD 9 480                      | USD 8 970                    |
| Moderate                          | Average return each year                                 | -5.20%                         | -2.15%                       |
| The second la                     | What you might get back after costs                      | USD 11 130                     | USD 11 890                   |
| Favourable                        | Average return each year                                 | 11.30%                         | 3.52%                        |

| Date 30/04/2024                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                 | vestment: 10000 USD          |
| Scenarios                           |  | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of | your investment.            |                              |
| -                                   | What you might get back after costs                                  | USD 4 970                   | USD 5 070                    |
| Stress                              | Average return each year   | -50.30%                     | -12.70%                      |
| Unfavourable                        | What you might get back after costs                                  | USD 7 410                   | USD 7 140                    |
|                                     | Average return each year   | -25.90%                     | -6.52%                       |
| Madavata                            | What you might get back after costs                                  | USD 9 480                   | USD 8 970                    |
| Moderate                            | Average return each year   | -5.20%                      | -2.15%                       |
| Favourable                          | What you might get back after costs                                  | USD 11 130                  | USD 11 890                   |
| Favourable                          | Average return each year   | 11.30%                      | 3.52%                        |

| Date 31/05/2024                     |   |                             |                              |
|-------------------------------------|---|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example Inv                 | vestment: 10000 USD          |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>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 4 970                   | USD 5 070                    |
|                                     | Average return each year  | -50.30%                     | -12.70%                      |

| Date 31/05/2024                                  |                                     |                             |                              |
|--|-------------------------------------|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years<br>Scenarios |                                     | Example Inv                 | vestment: 10000 USD          |
|  |                                     | If you exit after 1<br>year | If you exit after 5<br>years |
| Unferrennelle                                    | What you might get back after costs | USD 7 410                   | USD 7 140                    |
| Unfavourable                                     | Average return each year            | -25.90%                     | -6.52%                       |
| Moderate   | What you might get back after costs | USD 9 480                   | USD 8 970                    |
|  | Average return each year            | -5.20%                      | -2.15%                       |
| Favourable                                       | What you might get back after costs | USD 11 130                  | USD 11 890                   |
|  | Average return each year            | 11.30%                      | 3.52%                        |

| Date 30/06/2024   |  |                              |                              |
|---|--|------------------------------|------------------------------|
| Recommended Holding Period: 5 years   |  | Example In                   | vestment: 10000 USD          |
| Scenarios   |  | lf you exit after 1<br>year  | If you exit after 5<br>years |
| Minimum   | There is no minimum guaranteed return. You could lose some | e or all of your investment. |                              |
|   | What you might get back after costs                        | USD 4 970                    | USD 5 070                    |
| Stress  | Average return each year                                   | -50.30%                      | -12.70%                      |
|   | What you might get back after costs                        | USD 7 410                    | USD 7 140                    |
| Unfavourable  | Average return each year                                   | -25.90%                      | -6.52%                       |
|   | What you might get back after costs                        | USD 9 480                    | USD 8 970                    |
| Moderate  | Average return each year                                   | -5.20%                       | -2.15%                       |
| Francisco de la companya de la compa | What you might get back after costs                        | USD 11 130                   | USD 11 890                   |
| Favourable  | Average return each year                                   | 11.30%                       | 3.52%                        |

| Date 31/07/2024                     |   |                             |                              |
|-------------------------------------|---|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example In                  | vestment: 10000 USD          |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>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 4 970                   | USD 5 070                    |
| Stress                              | Average return each year  | -50.30%                     | -12.70%                      |
| Unfavourable                        | What you might get back after costs                             | USD 7 410                   | USD 7 140                    |
| Uniavourable                        | Average return each year  | -25.90%                     | -6.52%                       |
| B de de vete                        | What you might get back after costs                             | USD 9 480                   | USD 8 970                    |
| Moderate                            | Average return each year  | -5.20%                      | -2.15%                       |
| Favourable                          | What you might get back after costs                             | USD 11 130                  | USD 11 890                   |
|                                     | Average return each year  | 11.30%                      | 3.52%                        |

| Date 31/08/2024                     |  |                             |                              |
|-------------------------------------|--|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                 | vestment: 10000 USD          |
| Scenarios                           |  | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some o | or all of your investment.  |                              |
|                                     | What you might get back after costs                          | USD 4 970                   | USD 5 070                    |
| Stress                              | Average return each year                                     | -50.30%                     | -12.70%                      |
| Lister and bla                      | What you might get back after costs                          | USD 7 410                   | USD 7 140                    |
| Unfavourable                        | Average return each year                                     | -25.90%                     | -6.52%                       |
| B.C. doubte                         | What you might get back after costs                          | USD 9 510                   | USD 8 970                    |
| Moderate                            | Average return each year                                     | -4.90%                      | -2.15%                       |
| Favourable                          | What you might get back after costs                          | USD 11 130                  | USD 11 890                   |
|                                     | Average return each year                                     | 11.30%                      | 3.52%                        |
|                                     |  |                             |                              |

| Date 30/09/2024                     |   |                             |                              |
|-------------------------------------|---|-----------------------------|------------------------------|
| Recommended Holding Period: 5 years |   | Example In                  | vestment: 10000 USD          |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>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 4 970                   | USD 5 070                    |
| Stress                              | Average return each year                                      | -50.30%                     | -12.70%                      |
| Unfavourable                        | What you might get back after costs                           | USD 7 480                   | USD 7 140                    |
| Unfavourable                        | Average return each year                                      | -25.20%                     | -6.52%                       |
|                                     | What you might get back after costs                           | USD 9 590                   | USD 8 970                    |
| Moderate                            | Average return each year                                      | -4.10%                      | -2.15%                       |
| For a second la                     | What you might get back after costs                           | USD 11 130                  | USD 11 890                   |
| Favourable                          | Average return each year                                      | 11.30%                      | 3.52%                        |
| Date 31/10/2024                     |   |                             |                              |
| Recommended Holding Period: 5 years |   |                             | vestment: 10000 USD          |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or | all of your investment.     |                              |
| <u>.</u>                            | What you might get back after costs                           | USD 4 970                   | USD 5 070                    |
| Stress                              | Average return each year                                      | -50.30%                     | -12.70%                      |
|                                     | What you might get back after costs                           | USD 7 480                   | USD 7 140                    |
| Unfavourable                        | Average return each year                                      | -25.20%                     | -6.52%                       |

| Average return each year            | -25.20%  | -6.52%  |
|-------------------------------------|--|---|
| What you might get back after costs | USD 9 620  | USD 8 970   |
| Average return each year            | -3.80%   | -2.15%  |
| What you might get back after costs | USD 11 130   | USD 11 890  |
| Average return each year            | 11.30%   | 3.52%   |
|                                     | What you might get back after costs   Average return each year   What you might get back after costs | What you might get back after costsUSD 9 620Average return each year-3.80%What you might get back after costsUSD 11 130 |

| Date 30/11/2024                     |   |                             |                               |  |
|-------------------------------------|---|-----------------------------|-------------------------------|--|
| Recommended Holding Period: 5 years |   | Example In                  | Example Investment: 10000 USD |  |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>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 4 970                   | USD 5 070                     |  |
|                                     | Average return each year  | -50.30%                     | -12.70%                       |  |
| Unfavourable                        | What you might get back after costs   | USD 7 480                   | USD 7 140                     |  |
|                                     | Average return each year  | -25.20%                     | -6.52%                        |  |
| Moderate                            | What you might get back after costs   | USD 9 620                   | USD 8 960                     |  |
|                                     | Average return each year  | -3.80%                      | -2.17%                        |  |
| Favourable                          | What you might get back after costs   | USD 11 130                  | USD 11 890                    |  |
|                                     | Average return each year  | 11.30%                      | 3.52%                         |  |

| Date 31/12/2024                     |   |                             |                               |  |
|-------------------------------------|---|-----------------------------|-------------------------------|--|
| Recommended Holding Period: 5 years |   | Example Inv                 | Example Investment: 10000 USD |  |
| Scenarios                           |   | If you exit after 1<br>year | If you exit after 5<br>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 4 970                   | USD 5 620                     |  |
|                                     | Average return each year  | -50.30%                     | -10.89%                       |  |
| Unfavourable                        | What you might get back after costs   | USD 7 480                   | USD 7 140                     |  |
|                                     | Average return each year  | -25.20%                     | -6.52%                        |  |
| Moderate                            | What you might get back after costs   | USD 9 620                   | USD 8 960                     |  |
|                                     | Average return each year  | -3.80%                      | -2.17%                        |  |
| Favourable                          | What you might get back after costs   | USD 11 130                  | USD 11 890                    |  |
|                                     | Average return each year  | 11.30%                      | 3.52%                         |  |

## 23/01/2025

