

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 - Global High Yield Bond Fund a sub-fund of Aviva Investors - Share class Ah SGD

The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU0520002626

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		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 10 200	SGD 11 140
	Average return each year	-49.00%	-11.04%
Unfavourable	What you might get back after costs	SGD 16 160	SGD 16 800
	Average return each year	-19.20%	-3.43%
Moderate	What you might get back after costs	SGD 19 580	SGD 22 850
	Average return each year	-2.10%	2.70%
Favourable	What you might get back after costs	SGD 22 880	SGD 24 650
	Average return each year	14.40%	4.27%

Date 31/01/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 100	SGD 5 570
	Average return each year	-49.00%	-11.04%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 640
	Average return each year	-19.20%	-2.88%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 420
	Average return each year	-2.60%	2.69%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 28/02/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 100	SGD 5 570
	Average return each year	-49.00%	-11.04%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 550
	Average return each year	-19.20%	-3.08%
Moderate	What you might get back after costs	SGD 9 730	SGD 11 410
	Average return each year	-2.70%	2.67%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330

Date 28/02/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	14.40%	4.28%

Date 31/03/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 540
	Average return each year	-19.20%	-3.11%
Moderate	What you might get back after costs	SGD 9 730	SGD 11 380
	Average return each year	-2.70%	2.62%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/04/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 100	SGD 5 580
	Average return each year	-49.00%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 620
	Average return each year	-19.20%	-2.93%
Moderate	What you might get back after costs	SGD 9 720	SGD 11 370
	Average return each year	-2.80%	2.60%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/05/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 670
	Average return each year	-19.20%	-2.81%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 370
	Average return each year	-2.90%	2.60%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/06/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580

Date 30/06/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 680
	Average return each year	-19.20%	-2.79%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 350
	Average return each year	-2.90%	2.56%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/07/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 790
	Average return each year	-19.20%	-2.55%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 320
	Average return each year	-2.90%	2.51%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/08/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 800
	Average return each year	-19.20%	-2.52%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 310
	Average return each year	-2.90%	2.49%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/09/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 720
	Average return each year	-19.20%	-2.70%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 300
	Average return each year	-2.90%	2.47%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/10/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 600
	Average return each year	-19.20%	-2.97%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 230
	Average return each year	-2.90%	2.35%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/11/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 930
	Average return each year	-19.20%	-2.24%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 200
	Average return each year	-2.90%	2.29%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/12/2023		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 200
	Average return each year	-2.90%	2.29%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/01/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 200
	Average return each year	-2.90%	2.29%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330

Date 31/01/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	14.40%	4.28%

Date 29/02/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 120
	Average return each year	-2.90%	2.15%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/03/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 710	SGD 11 040
	Average return each year	-2.90%	2.00%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/04/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 010
	Average return each year	-2.60%	1.94%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/05/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%

Date 31/05/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 740	SGD 10 960
	Average return each year	-2.60%	1.85%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/06/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 740	SGD 10 740
	Average return each year	-2.60%	1.44%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/07/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 790	SGD 10 720
	Average return each year	-2.10%	1.40%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/08/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 810	SGD 10 690
	Average return each year	-1.90%	1.34%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/09/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 820	SGD 10 640
	Average return each year	-1.80%	1.25%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/10/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 850	SGD 10 530
	Average return each year	-1.50%	1.04%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 30/11/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 870	SGD 10 530
	Average return each year	-1.30%	1.04%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

Date 31/12/2024		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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	SGD 5 110	SGD 6 040
	Average return each year	-48.90%	-9.59%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 870	SGD 10 500
	Average return each year	-1.30%	0.98%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330
	Average return each year	14.40%	4.28%

