## PERFORMANCE SCENARIO



SGD 8 080

-19.20%

SGD 9 740

-2.60%

SGD 11 440

SGD 8 470

-3.27%

SGD 11 390

2.64% SGD 12 330

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 Amh SGD The Fund is managed by Aviva Investors Luxembourg S.A.** 

ISIN: LU0520002972

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		•	vestment: 10000 SGD	
Scenarios		If you exit after 1 year	If you exit after 5 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	SGD 880	SGD 1 170	
Stress	Average return each year	-95.60%	-43.32%	
	What you might get back after costs	SGD 16 150	SGD 16 620	
Unfavourable	Average return each year	-19.25%	-3.63%	
	What you might get back after costs	SGD 19 570	SGD 22 840	
Moderate	Average return each year	-2.15%	2.69%	
	What you might get back after costs	SGD 22 880	SGD 24 670	
Favourable	Average return each year	14.40%	4.29%	
Date 31/01/2023				
Recommended Holding Period: 5 years		Example In	Example Investment: 10000 SGD	
Scenarios		If you exit after 1 year	If you exit after 5 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	SGD 5 130	SGD 5 600	
30.033	Average return each year	-48.70%	-10.95%	
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 560	
Olliavoulable	Average return each year	-19.20%	-3.06%	
Moderate	What you might get back after costs	SGD 9 750	SGD 11 410	
ivioderate	Average return each year	-2.50%	2.67%	
Favourable	What you might get back after costs	SGD 11 440	SGD 12 330	
Favourable	Average return each year	14.40%	4.28%	
Date 28/02/2023				
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGD	
Scenarios		If you exit after 1 year	If you exit after 5 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	SGD 5 130	SGD 5 600	
3(15)3	Average return each year	-48.70%	-10.95%	

What you might get back after costs

What you might get back after costs

What you might get back after costs

Average return each year

Average return each year

Unfavourable

Moderate

**Favourable** 

Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 So
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	14.40%	4.28%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 S
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	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 8 570
Unfavourable	Average return each year	-19.20%	-3.04%
	What you might get back after costs	SGD 9 760	SGD 11 550
Moderate	Average return each year	-2.40%	2.92%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
	werage return each year	10//	1.03/0
Date 30/04/2023			
Recommended Holding Period: 5 years		· · · · · · · · · · · · · · · · · · ·	vestment: 10000 S
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.	
20	What you might get back after costs	SGD 5 110	SGD 5 580
itress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 8 650
Jnfavourable	Average return each year	-19.20%	-2.86%
	What you might get back after costs	SGD 9 750	SGD 11 550
Voderate	Average return each year	-2.50%	2.92%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 31/05/2023 Recommended Holding Period: 5 years		Example In	vestment: 10000 S
Scenarios		If you exit after 1	If you exit after
		year	years
Minimum	There is no minimum guaranteed return. You could lose so	·	
Stress	What you might get back after costs	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Jnfavourable	What you might get back after costs	SGD 8 080	SGD 8 710
	Average return each year	-19.20%	-2.72%
Voderate	What you might get back after costs	SGD 9 740	SGD 11 550
	Average return each year	-2.60%	2.92%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Favourable 			
Date 30/06/2023		Fyamnle In	vestment: 10000 s
Pavourable  Date 30/06/2023  Recommended Holding Period: 5 years  Scenarios		If you exit after 1	vestment: 10000 S
Date 30/06/2023 Recommended Holding Period: 5 years	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	

Date 30/06/2023			
Recommended Holding Period: 5 years		Example Inv	estment: 10000 SC
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	-48.90%	-11.01%
La Construction In Constructio In Construction In Construction In Construction In Construction	What you might get back after costs	SGD 8 080	SGD 8 730
Jnfavourable	Average return each year	-19.20%	-2.68%
	What you might get back after costs	SGD 9 740	SGD 11 550
Vloderate	Average return each year	-2.60%	2.92%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 31/07/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 S
Scenarios		If you exit after 1	If you exit after
		year	years
Viinimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 8 840
Jnfavourable	Average return each year	-19.20%	-2.44%
	What you might get back after costs	SGD 9 740	SGD 11 520
Vloderate	Average return each year	-2.60%	2.87%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Recommended Holding Period: 5 years		•	estment: 10000 S
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.	
Change	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 8 850
Unfavourable	Average return each year	-19.20%	-2.41%
	What you might get back after costs	SGD 9 740	SGD 11 490
Moderate	Average return each year	-2.60%	2.82%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 30/09/2023			
		Example Inv	
Recommended Holding Period: 5 years		Example In If you exit after 1 year	vestment: 10000 S If you exit after years
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	restment: 10000 S
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	restment: 10000 S
Recommended Holding Period: 5 years Scenarios Minimum		If you exit after 1 year ome or all of your investment.	vestment: 10000 S If you exit after years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year ome or all of your investment.  SGD 5 110	vestment: 10000 S  If you exit after years  SGD 5 580
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs  Average return each year	If you exit after 1 year ome or all of your investment.  SGD 5 110 -48.90%	vestment: 10000 S  If you exit after years  SGD 5 580 -11.01%
Recommended Holding Period: 5 years Scenarios Winimum Stress Unfavourable	What you might get back after costs  Average return each year  What you might get back after costs	If you exit after 1 year ome or all of your investment.  SGD 5 110 -48.90%  SGD 8 080	vestment: 10000 S  If you exit after years  SGD 5 580 -11.01%  SGD 8 770
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	If you exit after 1 year ome or all of your investment.  SGD 5 110 -48.90%  SGD 8 080 -19.20%	yestment: 10000 S  If you exit after years  SGD 5 580 -11.01%  SGD 8 770 -2.59%
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	If you exit after 1 year ome or all of your investment.  SGD 5 110 -48.90%  SGD 8 080 -19.20%  SGD 9 740	vestment: 10000 S  If you exit after years  SGD 5 580 -11.01%  SGD 8 770 -2.59%  SGD 11 470

Date 31/10/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGI
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	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 8 660
	Average return each year	-19.20%	-2.84%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 400
	Average return each year	-2.60%	2.66%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
Tavourane	Average return each year	14.70%	4.63%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGI
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.	
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 8 980
Unfavourable	Average return each year	-19.20%	-2.13%
	What you might get back after costs	SGD 9 740	SGD 11 370
Moderate	Average return each year	-2.60%	2.60%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGI
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.	
St.	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 280
Unfavourable	Average return each year	-19.20%	-1.48%
	What you might get back after costs	SGD 9 740	SGD 11 370
Moderate	Average return each year	-2.60%	2.60%
	What you might get back after costs	SGD 11 470	SGD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SG
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.	
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 290
Unfavourable	Average return each year	-19.20%	-1.46%
	- •		
	What you might get back after costs	SGD 9 740	SGD 11 370
Moderate	What you might get back after costs  Average return each year	SGD 9 740 -2.60%	SGD 11 370 2.60%

Date 31/01/2024			
Recommended Holding Period: 5 years		-	vestment: 10000 SGD
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	14.70%	4.63%
Date 29/02/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		,
-	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 290
Unfavourable	Average return each year	-19.20%	-1.46%
A de ale control	What you might get back after costs	SGD 9 740	SGD 11 300
Moderate	Average return each year	-2.60%	2.47%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
ravourable	Average return each year	14.70%	4.63%
Date 31/03/2024			
Recommended Holding Period: 5 years		· · · · · · · · · · · · · · · · · · ·	vestment: 10000 SGI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		·
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
Unforcements	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
Madayata	What you might get back after costs	SGD 9 710	SGD 11 010
Moderate	Average return each year	-2.90%	1.94%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%
Date 30/04/2024		Evenue le	
Recommended Holding Period: 5 years Scenarios		If you exit after 1	vestment: 10000 SGI If you exit after 5
Scenarios		year	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	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 12 320
	Average return each year	14.40%	4.26%
Data 21/05/2024			
Date 31/05/2024  Recommended Holding Period: 5 years		Evample In	vestment: 10000 SGI
Scenarios		If you exit after 1	If you exit after 5
		year	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	SGD 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%

Date 31/05/2024  Recommended Holding Period: 5 years		Evample In	vestment: 10000 SGD
Scenarios		If you exit after 1	If you exit after 5
		year	years
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
Omavourable	Average return each year	-19.20%	-1.68%
Moderate	What you might get back after costs	SGD 9 740	SGD 10 960
ivioderate	Average return each year	-2.60%	1.85%
Favermahla	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGE
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
Shunga	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 740	SGD 10 740
Moderate	Average return each year	-2.60%	1.44%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Recommended Holding Period: 5 years Scenarios		If you exit after 1	vestment: 10000 SGI
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment	years
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 790	SGD 10 720
Moderate	Average return each year	-2.10%	1.40%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Data 21/09/2024			
		From alo la	
Recommended Holding Period: 5 years		·	
Recommended Holding Period: 5 years		Example In If you exit after 1 year	
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum		If you exit after 1 year me or all of your investment.	If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year me or all of your investment.  SGD 5 110	If you exit after 5 years SGD 5 580
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs  Average return each year	If you exit after 1 year me or all of your investment.  SGD 5 110  -48.90%	If you exit after 5 years  SGD 5 580 -11.01%
Scenarios  Minimum  Stress  Unfavourable	What you might get back after costs  Average return each year  What you might get back after costs	If you exit after 1 year me or all of your investment.  SGD 5 110  -48.90%  SGD 8 080	If you exit after 5 years  SGD 5 580 -11.01%  SGD 9 190
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	If you exit after 1 year me or all of your investment.  SGD 5 110  -48.90%  SGD 8 080  -19.20%	years  SGD 5 580 -11.01%  SGD 9 190 -1.68%

Average return each year

14.40%

4.26%

Favourable

Date 30/09/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGD
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 yo	our investment.	
Stress	What you might get back after costs	SGD 5 110	SGD 5 580
311633	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190
Omavourable	Average return each year	-19.20%	-1.68%
Madayata	What you might get back after costs	SGD 9 820	SGD 10 610
Moderate	Average return each year	-1.80%	1.19%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Date 31/10/2024			
• •		Evanonia In	estment: 10000 CCD
Recommended Holding Period: 5 years Scenarios		If you exit after 1	restment: 10000 SGD  If you exit after 5
Scendios		year	years
Minimum	There is no minimum guaranteed return. You could lose some or all of yo	our investment.	
	What you might get back after costs	SGD 5 110	SGD 5 580
Stress	Average return each year	-48.90%	-11.01%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 840	SGD 10 470
Moderate	Average return each year	-1.60%	0.92%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Date 30/11/2024 Recommended Holding Period: 5 years		•	vestment: 10000 SGD
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 yo	our 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 9 860	SGD 10 470
	Average return each year	-1.40%	0.92%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
- avourable	Average return each year	14.40%	4.26%
Date 31/12/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGD
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 yo	our investment.	
	What you might get back after costs	SGD 5 110	SGD 6 050
Stress	Average return each year	-48.90%	-9.56%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 870	SGD 10 440
Moderate	Average return each year	-1.30%	0.86%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable			
ravourable	Average return each year	14.40%	4.26%

Date 31/01/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some of	or all of your investment.	
Strong	What you might get back after costs	SGD 5 110	SGD 6 990
Stress	Average return each year	-48.90%	-6.91%
Unfavorundala	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
Bandounte	What you might get back after costs	SGD 9 920	SGD 10 440
Moderate	Average return each year	-0.80%	0.86%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGD
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.	
	What you might get back after costs	SGD 5 180	SGD 7 060
Stress	Average return each year	-48.20%	-6.73%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 950	SGD 10 440
Moderate	Average return each year	-0.50%	0.86%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
Date 24/02/2025			
Date 31/03/2025  Recommended Holding Period: 5 years		Evample In	vestment: 10000 SGD
Scenarios		•	If you exit after 5
Scenarios		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	SGD 7 420	SGD 7 180
Stress	Average return each year	-25.80%	-6.41%
	What you might get back after costs	SGD 8 080	SGD 9 190
Unfavourable	Average return each year	-19.20%	-1.68%
	What you might get back after costs	SGD 9 960	SGD 10 440
Moderate	Average return each year	-0.40%	0.86%
	What you might get back after costs	SGD 11 440	SGD 12 320
Favourable	Average return each year	14.40%	4.26%
D. L. 20 (04/2007			
Date 30/04/2025		e	
Recommended Holding Period: 5 years Scenarios		If you exit after 1 year	vestment: 10000 SGD If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some of		years
	What you might get back after costs	SGD 6 960	SGD 7 100
Stress	Average return each year	-30.40%	-6.62%
	What you might get back after costs	SGD 8 080	SGD 9 190
	vitat voa mient ect path alter tosts	200 0 000	200 2 130
Unfavourable		-10.200/	_1 600/
Unfavourable 	Average return each year	-19.20%	-1.68%
Unfavourable  Moderate		-19.20% SGD 9 990 -0.10%	-1.68% SGD 10 440 0.86%

Date 30/04/2025				
Recommended Holding Period: 5 years		Example In	vestment: 10000 SGI	
Scenarios		If you exit after 1 year	If you exit after 5 years	
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320	
ravourable	Average return each year	14.40%	4.26%	
Date 31/05/2025				
Recommended Holding Period: 5 years		Example In	Example Investment: 10000 SG	
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	SGD 6 950	SGD 7 040	
stress	Average return each year	-30.50%	-6.78%	
Unfavourable	What you might get back after costs	SGD 8 080	SGD 9 190	
Untavourable	Average return each year	-19.20%	-1.68%	
Madarata	What you might get back after costs	SGD 10 000	SGD 10 470	
Moderate	Average return each year	0.00%	0.92%	
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320	
ravoui abie	Average return each year	14.40%	4.26%	
D. L. 20 (05 (2025				
Date 30/06/2025 Recommended Holding Period: 5 years		Evample In	vestment: 10000 SGI	
Scenarios		If you exit after 1 year	If you exit after 5	
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	SGD 6 950	SGD 7 020	
Stress	Average return each year	-30.50%	-6.83%	
Unfavorundala	What you might get back after costs	SGD 8 080	SGD 9 190	
Unfavourable	Average return each year	-19.20%	-1.68%	
Madazata	What you might get back after costs	SGD 10 000	SGD 10 470	
Moderate				
	Average return each year	0.00%	0.92%	

14.40%

4.26%

Average return each year