

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 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		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 880	SGD 1 170
	Average return each year	-95.60%	-43.32%
Unfavourable	What you might get back after costs	SGD 16 150	SGD 16 620
	Average return each year	-19.25%	-3.63%
Moderate	What you might get back after costs	SGD 19 570	SGD 22 840
	Average return each year	-2.15%	2.69%
Favourable	What you might get back after costs	SGD 22 880	SGD 24 670
	Average return each year	14.40%	4.29%

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 5 130	SGD 5 600
	Average return each year	-48.70%	-10.95%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 560
	Average return each year	-19.20%	-3.06%
Moderate	What you might get back after costs	SGD 9 750	SGD 11 410
	Average return each year	-2.50%	2.67%
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 5 130	SGD 5 600
	Average return each year	-48.70%	-10.95%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 470
	Average return each year	-19.20%	-3.27%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 390
	Average return each year	-2.60%	2.64%
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 8 570
	Average return each year	-19.20%	-3.04%
Moderate	What you might get back after costs	SGD 9 760	SGD 11 550
	Average return each year	-2.40%	2.92%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 5 110	SGD 5 580
	Average return each year	-48.90%	-11.01%
Unfavourable	What you might get back after costs	SGD 8 080	SGD 8 650
	Average return each year	-19.20%	-2.86%
Moderate	What you might get back after costs	SGD 9 750	SGD 11 550
	Average return each year	-2.50%	2.92%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 710
	Average return each year	-19.20%	-2.72%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 550
	Average return each year	-2.60%	2.92%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 730
	Average return each year	-19.20%	-2.68%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 550
	Average return each year	-2.60%	2.92%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 840
	Average return each year	-19.20%	-2.44%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 520
	Average return each year	-2.60%	2.87%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 850
	Average return each year	-19.20%	-2.41%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 490
	Average return each year	-2.60%	2.82%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 770
	Average return each year	-19.20%	-2.59%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 470
	Average return each year	-2.60%	2.78%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 8 660
	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
	Average return each year	14.70%	4.63%

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 8 980
	Average return each year	-19.20%	-2.13%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 370
	Average return each year	-2.60%	2.60%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 9 280
	Average return each year	-19.20%	-1.48%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 370
	Average return each year	-2.60%	2.60%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 9 290
	Average return each year	-19.20%	-1.46%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 370
	Average return each year	-2.60%	2.60%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540

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		14.70%	4.63%

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 9 290
	Average return each year	-19.20%	-1.46%
Moderate	What you might get back after costs	SGD 9 740	SGD 11 300
	Average return each year	-2.60%	2.47%
Favourable	What you might get back after costs	SGD 11 470	SGD 12 540
	Average return each year	14.70%	4.63%

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 11 010
	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		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 12 320
	Average return each year	14.40%	4.26%

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 12 320
	Average return each year	14.40%	4.26%

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 12 320
	Average return each year	14.40%	4.26%

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 12 320
	Average return each year	14.40%	4.26%

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 12 320
	Average return each year	14.40%	4.26%

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 10 610
	Average return each year	-1.80%	1.19%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

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 9 840	SGD 10 470
	Average return each year	-1.60%	0.92%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

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 9 860	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
	Average return each year	14.40%	4.26%

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 6 050
	Average return each year	-48.90%	-9.56%
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 10 440
	Average return each year	-1.30%	0.86%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

Date 31/01/2025		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 6 990
	Average return each year	-48.90%	-6.91%
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 9 920	SGD 10 440
	Average return each year	-0.80%	0.86%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

Date 28/02/2025		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 5 180	SGD 7 060
	Average return each year	-48.20%	-6.73%
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 9 950	SGD 10 440
	Average return each year	-0.50%	0.86%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

Date 31/03/2025		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 7 420	SGD 7 180
	Average return each year	-25.80%	-6.41%
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 9 960	SGD 10 440
	Average return each year	-0.40%	0.86%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

Date 30/04/2025		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 6 960	SGD 7 100
	Average return each year	-30.40%	-6.62%
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 9 990	SGD 10 440
	Average return each year	-0.10%	0.86%

Date 30/04/2025		Example Investment: 10000 SGD	
Recommended Holding Period: 5 years			
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
	Average return each year	14.40%	4.26%

Date 31/05/2025		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 6 950	SGD 7 040
	Average return each year	-30.50%	-6.78%
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 10 000	SGD 10 470
	Average return each year	0.00%	0.92%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%

Date 30/06/2025		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 6 950	SGD 7 020
	Average return each year	-30.50%	-6.83%
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 10 000	SGD 10 470
	Average return each year	0.00%	0.92%
Favourable	What you might get back after costs	SGD 11 440	SGD 12 320
	Average return each year	14.40%	4.26%