PERFORMANCE SCENARIO



-36.60%

EUR 7 470

-25.30%

EUR 9 840

-1.60%

EUR 11 430

-7.56%

EUR 7 820

-4.80%

EUR 11 100

2.11% EUR 12 530

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 Corporate Bond Fund a sub-fund of Aviva Investors - Share class Ih EUR The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU0654799310

Date 31/12/2022

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last years. Markets could develop very differently in the future.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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.	
Shann	What you might get back after costs	EUR 6 330	EUR 6 750
Stress	Average return each year	-36.70%	-7.56%
Hafananahla	What you might get back after costs	EUR 7 470	EUR 7 820
Unfavourable	Average return each year	-25.30%	-4.80%
Mada da casa	What you might get back after costs	EUR 9 840	EUR 11 100
Moderate	Average return each year	-1.60%	2.11%
	What you might get back after costs	EUR 11 430	EUR 12 530
Favourable	Average return each year	14.30%	4.61%
Date 31/01/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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.	
Change	What you might get back after costs	EUR 6 330	EUR 6 750
Stress	Average return each year	-36.70%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 7 990
Unfavourable	Average return each year	-25.30%	-4.39%
	What you might get back after costs	EUR 9 840	EUR 11 100
Moderate	Average return each year	-1.60%	2.11%
Faccountille	What you might get back after costs	EUR 11 430	EUR 12 530
Favourable	Average return each year	14.30%	4.61%
Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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.	
Shann	What you might get back after costs	EUR 6 340	EUR 6 750
Stress	Avorago return each voar	26 60%	7 560/

Average return each year

Average return each year

Average return each year

What you might get back after costs

What you might get back after costs

What you might get back after costs

Unfavourable

Moderate

Favourable

Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after ! years
	Average return each year	14.30%	4.61%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 El
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	EUR 6 340	EUR 6 740
Stress	Average return each year	-36.60%	-7.59%
	What you might get back after costs	EUR 7 470	EUR 7 770
Unfavourable	Average return each year	-25.30%	-4.92%
	What you might get back after costs	EUR 9 850	EUR 11 100
Moderate	Average return each year	-1.50%	2.11%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/04/2023			
Recommended Holding Period: 5 years		· · · · · · · · · · · · · · · · · · ·	vestment: 10000 E
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.	
Shuasa	What you might get back after costs	EUR 6 340	EUR 6 740
Stress	Average return each year	-36.60%	-7.59%
Unfarrarinalia	What you might get back after costs	EUR 7 470	EUR 7 820
Unfavourable	Average return each year	-25.30%	-4.80%
D. d. o. allower to	What you might get back after costs	EUR 9 850	EUR 11 100
Moderate	Average return each year	-1.50%	2.11%
Favoring halo	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/05/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 E
Scenarios		If you exit after 1	If you exit after
Minimum	There is no minimum guaranteed return. You could lose so	year ome or all of your investment.	years
	What you might get back after costs	EUR 6 340	EUR 6 740
Stress	Average return each year	-36.60%	-7.59%
	What you might get back after costs	EUR 7 470	EUR 7 760
Unfavourable	Average return each year	-25.30%	-4.95%
	What you might get back after costs	-23.30% EUR 9 850	EUR 11 100
Moderate	Average return each year	-1.50%	2.11%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/06/2023		Francis I - 1 -	voetment. 1000c F
Recommended Holding Period: 5 years		•	vestment: 10000 E
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.	

Recommended Holding Period: 5 years		Example In	estment: 10000 El
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	-36.60%	-7.59%
La Construction In Constructio In Construction In Construction In Construction In Construction	What you might get back after costs	EUR 7 470	EUR 7 810
Jnfavourable	Average return each year	-25.30%	-4.82%
	What you might get back after costs	EUR 9 840	EUR 11 100
Voderate	Average return each year	-1.60%	2.11%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 E
Scenarios		If you exit after 1	If you exit after
occinatios .		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	EUR 6 340	EUR 6 740
Stress	Average return each year	-36.60%	-7.59%
	What you might get back after costs	EUR 7 470	EUR 7 880
Jnfavourable	Average return each year	-25.30%	-4.65%
	What you might get back after costs	EUR 9 830	EUR 11 090
Vloderate	Average return each year	-1.70%	2.09%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Recommended Holding Period: 5 years		•	estment: 10000 E
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	EUR 6 340	EUR 6 740
stress	Average return each year	-36.60%	
			-7.59%
	What you might get back after costs	EUR 7 470	-7.59% EUR 7 800
Unfavourable	What you might get back after costs Average return each year	EUR 7 470 -25.30%	
	, 0 0		EUR 7 800
	Average return each year	-25.30%	EUR 7 800 -4.85%
Moderate	Average return each year What you might get back after costs	-25.30% EUR 9 810	EUR 7 800 -4.85% EUR 11 070
Moderate	Average return each year What you might get back after costs Average return each year	-25.30% EUR 9 810 -1.90%	EUR 7 800 -4.85% EUR 11 070 2.05%
Unfavourable Moderate Favourable Date 30/09/2023	Average return each year What you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520
Moderate Favourable	Average return each year What you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30%	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60%
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years	Average return each year What you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30%	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios	Average return each year What you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Interpretation of the second control of the second contr	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	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	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Interpretation of the second control of the second contr	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Interpretation of your investment.	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after years
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Interpretation of your investment. EUR 6 340	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after years EUR 6 740
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example In If you exit after 1 year ome or all of your investment. EUR 6 340 -36.60%	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after years EUR 6 740 -7.59%
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Genarios Minimum Stress Unfavourable	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so what you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Interpretation of your investment. EUR 6 340 -36.60% EUR 7 470	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% vestment: 10000 E If you exit after years EUR 6 740 -7.59% EUR 7 770
Moderate Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example Investment after 1 year pome or all of your investment. EUR 6 340 -36.60% EUR 7 470 -25.30%	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% /estment: 10000 E If you exit after years EUR 6 740 -7.59% EUR 7 770 -4.92%
Moderate Favourable Date 30/09/2023	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	-25.30% EUR 9 810 -1.90% EUR 11 430 14.30% Example In If you exit after 1 year ome or all of your investment. EUR 6 340 -36.60% EUR 7 470 -25.30% EUR 9 810	EUR 7 800 -4.85% EUR 11 070 2.05% EUR 12 520 4.60% /estment: 10000 E If you exit after years EUR 6 740 -7.59% EUR 7 770 -4.92% EUR 11 050

Date 31/10/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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	EUR 6 340	EUR 6 750
311633	Average return each year	-36.60%	-7.56%
Unfavourable	What you might get back after costs	EUR 7 470	EUR 7 610
Olliavourable	Average return each year	-25.30%	-5.32%
Madayata	What you might get back after costs	EUR 9 810	EUR 11 040
Moderate	Average return each year	-1.90%	2.00%
From white	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
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	EUR 6 340	EUR 6 750
Stress	Average return each year	-36.60%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 7 880
Unfavourable	Average return each year	-25.30%	-4.65%
	What you might get back after costs	EUR 9 780	EUR 11 040
Moderate	Average return each year	-2.20%	2.00%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 110
Unfavourable	Average return each year	-25.30%	-4.10%
	What you might get back after costs	EUR 9 780	EUR 11 040
Moderate	Average return each year	-2.20%	2.00%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/01/2024			
Recommended Holding Period: 5 years		Fxamnle In	vestment: 10000 EU
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	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 170
Unfavourable	Average return each year	-25.30%	-3.96%
		EUR 9 760	EUR 11 040
Moderate	What you might get back after costs Average return each year	EUR 9 760 -2.40%	EUR 11 040 2.00%

Date 31/01/2024			
Recommended Holding Period: 5 years		-	vestment: 10000 EUR
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	14.30%	4.60%
Date 29/02/2024 Recommended Holding Period: 5 years		Evample In	vestment: 10000 EUR
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		years
-	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 200
Unfavourable	Average return each year	-25.30%	-3.89%
	What you might get back after costs	EUR 9 760	EUR 10 990
Moderate	Average return each year	-2.40%	1.91%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/03/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		700.0
	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 320
Unfavourable	Average return each year	-25.30%	-3.61%
	What you might get back after costs	EUR 9 760	EUR 10 960
Moderate	Average return each year	-2.40%	1.85%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/04/2024		Formula to	40000 5110
Recommended Holding Period: 5 years		Example Investment: 1	
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.	
Strong	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
Unfavourable	What you might get back after costs	EUR 7 470	EUR 8 230
Omavourable	Average return each year	-25.30%	-3.82%
Moderate	What you might get back after costs	EUR 9 760	EUR 10 880
ivioderate	Average return each year	-2.40%	1.70%
Favourable	What you might get back after costs	EUR 11 430	EUR 12 520
ravourable	Average return each year	14.30%	4.60%
Date 31/05/2024			
Recommended Holding Period: 5 years		-	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		
Charac	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%

Date 31/05/2024			
Recommended Holding Period: 5 years		Example In	estment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
H.f	What you might get back after costs	EUR 7 470	EUR 8 350
Unfavourable	Average return each year	-25.30%	-3.54%
Marila sala	What you might get back after costs	EUR 9 760	EUR 10 820
Moderate	Average return each year	-2.40%	1.59%
E	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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		,
	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
	What you might get back after costs	EUR 9 780	EUR 10 430
Moderate	Average return each year	-2.20%	0.85%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/07/2024 Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
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.	
Strong	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
Hafaranakla	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
Billandarata	What you might get back after costs	EUR 9 810	EUR 10 050
Moderate	Average return each year	-1.90%	0.10%
Francisco de la constante de l	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/08/2024			
Recommended Holding Period: 5 years			
		Example Inv	estment: 10000 FU
		-	
		Example Inv If you exit after 1 year	
Scenarios	There is no minimum guaranteed return. You could lose some or all	If you exit after 1 year	If you exit after 5
Scenarios	There is no minimum guaranteed return. You could lose some or all What you might get back after costs	If you exit after 1 year	If you exit after 5
Scenarios		If you exit after 1 year of your investment.	If you exit after 5 years
Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year of your investment. EUR 6 350	If you exit after 5 years
Scenarios Minimum Stress	What you might get back after costs Average return each year	If you exit after 1 year of your investment. EUR 6 350 -36.50%	If you exit after 5 years EUR 6 750 -7.56%
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 of your investment. EUR 6 350 -36.50% EUR 7 470	EUR 6 750 -7.56% EUR 8 430
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	If you exit after 1 year of your investment. EUR 6 350 -36.50% EUR 7 470 -25.30%	EUR 6 750 -7.56% EUR 8 430 -3.36%
Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year of your investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 830	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 970

Average return each year

Date 30/09/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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 y	our investment.	
Stress	What you might get back after costs	EUR 6 350	EUR 6 750
311633	Average return each year	-36.50%	-7.56%
Unfavourable	What you might get back after costs	EUR 7 470	EUR 8 430
Omavourable	Average return each year	-25.30%	-3.36%
Bandarata	What you might get back after costs	EUR 9 840	EUR 9 830
Moderate	Average return each year	-1.60%	-0.34%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
D. 1. 24 (40 (2024			
Date 31/10/2024		E I. I.	40000 5110
Recommended Holding Period: 5 years			vestment: 10000 EUR
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 y	our investment.	
	What you might get back after costs	EUR 6 350	EUR 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
	What you might get back after costs	EUR 9 850	EUR 9 810
Moderate		-1.50%	-0.38%
	Average return each year		
Favourable	What you might get back after costs Average return each year	EUR 11 430 14.30%	EUR 12 520 4.60%
Date 30/11/2024 Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
		Example In If you exit after 1 year	vestment: 10000 EUR If you exit after 5 years
Recommended Holding Period: 5 years	There is no minimum guaranteed return. You could lose some or all of y	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 some or all of y What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios	<u> </u>	If you exit after 1 year our 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 your investment.	If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year	If you exit after 1 year rour investment. EUR 6 350 -36.50%	If you exit after 5 years EUR 6 750 -7.56%
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	If you exit after 1 year cour investment. EUR 6 350 -36.50% EUR 7 470	If you exit after 5 years EUR 6 750 -7.56% EUR 8 430
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30%	EUR 6 750 -7.56% EUR 8 430 -3.36%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30%	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30%	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30%	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year Average return each year	If you exit after 1 year Your investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Investment If you exit after 1 year	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Inv If you exit after 1 year	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% vestment: 10000 EUR If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y What you might get back after costs	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Imply If you exit after 1 year our investment. EUR 6 350	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% Vestment: 10000 EUR If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Inv If you exit after 1 year	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% vestment: 10000 EUR If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y What you might get back after costs	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Imply If you exit after 1 year our investment. EUR 6 350	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% Vestment: 10000 EUR If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y What you might get back after costs Average return each year	If you exit after 1 year our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Investment. If you exit after 1 year our investment. EUR 6 350 -36.50%	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% EUR 12 520 4.60%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y 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 our investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Investment. EUR 6 350 -36.50% EUR 7 470	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% Vestment: 10000 EUR If you exit after 5 years EUR 7 350 -5.97% EUR 8 430
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y 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	If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Investment. EUR 6 350 -36.50% EUR 7 470 -25.30%	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% Vestment: 10000 EUR If you exit after 5 years EUR 7 350 -5.97% EUR 8 430 -3.36%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some or all of y 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 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870 -1.30% EUR 11 430 14.30% Example Implement If you exit after 1 year rour investment. EUR 6 350 -36.50% EUR 7 470 -25.30% EUR 9 870	EUR 6 750 -7.56% EUR 8 430 -3.36% EUR 9 780 -0.44% EUR 12 520 4.60% EUR 12 520 4.60% EUR 7 350 -5.97% EUR 8 430 -3.36% EUR 9 750

Date 31/01/2025			
Recommended Holding Period: 5 years		-	vestment: 10000 EUI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
Strong	What you might get back after costs	EUR 6 350	EUR 7 360
Stress	Average return each year	-36.50%	-5.95%
Hafarramahla	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
	What you might get back after costs	EUR 9 900	EUR 9 700
Moderate	Average return each year	-1.00%	-0.61%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
-	What you might get back after costs	EUR 6 650	EUR 7 500
Stress	Average return each year	-33.50%	-5.59%
	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
	What you might get back after costs	EUR 9 900	EUR 9 700
Moderate	Average return each year	-1.00%	-0.61%
	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 31/03/2025			
Recommended Holding Period: 5 years		•	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
Stress	What you might get back after costs	EUR 7 470	EUR 7 540
	Average return each year	-25.30%	-5.49%
Unfavourable	What you might get back after costs	EUR 7 470	EUR 8 430
	Average return each year	-25.30%	-3.36%
Moderate	What you might get back after costs	EUR 9 920	EUR 9 700
Widdelate	Average return each year	-0.80%	-0.61%
Favourable	What you might get back after costs	EUR 11 430	EUR 12 520
Favourable	Average return each year	14.30%	4.60%
Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
Strong	What you might get back after costs	EUR 7 470	EUR 7 530
Stress	Average return each year	-25.30%	-5.52%
	William and the state of the same	EUR 7 470	EUR 8 430
	What you might get back after costs	LON 7 470	20110 100
Unfavourable	what you might get back after costs Average return each year	-25.30%	-3.36%
Unfavourable Moderate	,		

Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Favourable	What you might get back after costs	EUR 11 430	EUR 12 520
ravourable	Average return each year	14.30%	4.60%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	EUR 7 470	EUR 7 530
511655	Average return each year	-25.30%	-5.52%
Unfavourable	What you might get back after costs	EUR 7 470	EUR 8 430
Omavourable	Average return each year	-25.30%	-3.36%
Moderate	What you might get back after costs	EUR 9 950	EUR 9 700
wioderate	Average return each year	-0.50%	-0.61%
Favourable	What you might get back after costs	EUR 11 430	EUR 12 520
ravourable	Average return each year	14.30%	4.60%
Date 30/06/2025 Recommended Holding Period: 5 years		Evennule In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Shara	What you might get back after costs	EUR 7 470	EUR 7 530
Stress	Average return each year	-25.30%	-5.52%
Unfarraringlela	What you might get back after costs	EUR 7 470	EUR 8 430
Unfavourable	Average return each year	-25.30%	-3.36%
D. d. a. d. a.	What you might get back after costs	EUR 9 960	EUR 9 700
Moderate	Average return each year	-0.40%	-0.61%
	Average return each year	0.40/0	0.0170

14.30%

4.60%

Average return each year