

# 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.

Emerging Markets Bond Fund a sub-fund of Aviva Investors - Share class Ih CHF

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

ISIN: LU0923982770

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 10 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 31/12/2023		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 450	CHF 4 720
	Average return each year	-55.50%	-13.94%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 640	CHF 10 410
	Average return each year	-3.60%	0.81%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/01/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 450	CHF 4 720
	Average return each year	-55.50%	-13.94%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 620	CHF 10 310
	Average return each year	-3.80%	0.61%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 29/02/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 620	CHF 10 290
	Average return each year	-3.80%	0.57%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830

Date 29/02/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	11.50%	3.42%

Date 31/03/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 620	CHF 10 230
	Average return each year	-3.80%	0.46%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/04/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 620	CHF 10 160
	Average return each year	-3.80%	0.32%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/05/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 620	CHF 10 040
	Average return each year	-3.80%	0.08%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/06/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730

Date 30/06/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	-55.40%	-13.91%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 640	CHF 9 520
	Average return each year	-3.60%	-0.98%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/07/2024		Example Investment: 10000 CHF	
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	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 650	CHF 9 370
	Average return each year	-3.50%	-1.29%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/08/2024		Example Investment: 10000 CHF	
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	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 670	CHF 9 330
	Average return each year	-3.30%	-1.38%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/09/2024		Example Investment: 10000 CHF	
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	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 690	CHF 9 290
	Average return each year	-3.10%	-1.46%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/10/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 690	CHF 9 160
	Average return each year	-3.10%	-1.74%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/11/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 4 730
	Average return each year	-55.40%	-13.91%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 710	CHF 8 900
	Average return each year	-2.90%	-2.30%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/12/2024		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 5 840
	Average return each year	-55.40%	-10.20%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 710	CHF 8 830
	Average return each year	-2.90%	-2.46%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/01/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 4 460	CHF 5 940
	Average return each year	-55.40%	-9.89%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 720	CHF 8 770
	Average return each year	-2.80%	-2.59%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830

Date 31/01/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	11.50%	3.42%

Date 28/02/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 5 120	CHF 6 050
	Average return each year	-48.80%	-9.56%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 720	CHF 8 720
	Average return each year	-2.80%	-2.70%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/03/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 790	CHF 6 210
	Average return each year	-32.10%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 730	CHF 8 720
	Average return each year	-2.70%	-2.70%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/04/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 780	CHF 6 210
	Average return each year	-32.20%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 740	CHF 8 720
	Average return each year	-2.60%	-2.70%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/05/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 780	CHF 6 210
	Average return each year	-32.20%	-9.09%

Date 31/05/2025		Example Investment: 10000 CHF	
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	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 750	CHF 8 720
	Average return each year	-2.50%	-2.70%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/06/2025		Example Investment: 10000 CHF	
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	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 750	CHF 8 720
	Average return each year	-2.50%	-2.70%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/07/2025		Example Investment: 10000 CHF	
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	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/08/2025		Example Investment: 10000 CHF	
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	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
Unfavourable	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
Moderate	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
Favourable	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/09/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/10/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 30/11/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

Date 31/12/2025		Example Investment: 10000 CHF	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	CHF 6 770	CHF 6 210
	Average return each year	-32.30%	-9.09%
<b>Unfavourable</b>	What you might get back after costs	CHF 7 160	CHF 7 560
	Average return each year	-28.40%	-5.44%
<b>Moderate</b>	What you might get back after costs	CHF 9 750	CHF 8 710
	Average return each year	-2.50%	-2.72%
<b>Favourable</b>	What you might get back after costs	CHF 11 150	CHF 11 830
	Average return each year	11.50%	3.42%

