PERFORMANCE SCENARIO



2.30%

CHF 12 030

2.67%

CHF 12 300

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 Mh CHF The Fund is managed by Aviva Investors Luxembourg S.A.**

ISIN: LU0938924023

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		Example In	vestment: 10000 CHF
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 5 430	CHF 5 950
Stress	Average return each year	-45.70%	-9.86%
Hafarrangahla	What you might get back after costs	CHF 8 430	CHF 8 710
Unfavourable	Average return each year	-15.70%	-2.72%
Bandounte	What you might get back after costs	CHF 10 270	CHF 11 450
Moderate	Average return each year	2.70%	2.75%
E	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/01/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
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	CHF 5 430	CHF 5 950
Stress	Average return each year	-45.70%	-9.86%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 8 940
Oniavourable	Average return each year	-15.70%	-2.22%
	What you might get back after costs	CHF 10 250	CHF 11 440
Moderate	Average return each year	2.50%	2.73%
Favorushia	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
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.	
Stroce	What you might get back after costs	CHF 5 430	CHF 5 950
Stress	Average return each year	-45.70%	-9.86%
Hafayayahla	What you might get back after costs	CHF 8 430	CHF 8 830
Unfavourable	Average return each year	-15.70%	-2.46%
Bandounto	What you might get back after costs	CHF 10 230	CHF 11 410
Moderate	Avorago roturn each voar	2 20%	2 670/

Average return each year

What you might get back after costs

Favourable

Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CF
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	20.30%	4.23%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CF
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	CHF 5 430	CHF 5 950
Stress	Average return each year	-45.70%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 8 810
Unfavourable	Average return each year	-15.70%	-2.50%
	What you might get back after costs	CHF 10 220	CHF 11 370
Moderate	Average return each year	2.20%	2.60%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 30/04/2023 Recommended Holding Period: 5 years		Evample In	vestment: 10000 C
Scenarios		If you exit after 1	If you exit after
Scenarios		year	years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
Stress	What you might get back after costs	CHF 5 430	CHF 5 950
	Average return each year	-45.70%	-9.86%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 8 880
	Average return each year	-15.70%	-2.35%
Moderate	What you might get back after costs	CHF 10 220	CHF 11 340
	Average return each year	2.20%	2.55%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
	Average return each year	20.30%	4.23%
Date 31/05/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 C
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so		-
	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
Unforcernable	What you might get back after costs	CHF 8 430	CHF 8 910
Unfavourable	Average return each year	-15.70%	-2.28%
B. d. o de verte	What you might get back after costs	CHF 10 210	CHF 11 310
Moderate	Average return each year	2.10%	2.49%
F	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 30/06/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 C
neconfinenced notating Ferrou. 3 years		-	
Scenarios		If you exit after 1 year	If you exit after years
	There is no minimum guaranteed return. You could lose so	year	If you exit after

Date 30/06/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	-45.70%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 8 910
Unfavourable	Average return each year	-15.70%	-2.28%
	What you might get back after costs	CHF 10 210	CHF 11 280
Moderate	Average return each year	2.10%	2.44%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/07/2023		Francis	
Recommended Holding Period: 5 years		·	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose som	ne or all of your investment.	
Stroce	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
Hafayayahla	What you might get back after costs	CHF 8 430	CHF 9 010
Unfavourable	Average return each year	-15.70%	-2.06%
	What you might get back after costs	CHF 10 210	CHF 11 280
Moderate	Average return each year	2.10%	2.44%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Recommended Holding Period: 5 years Scenarios		Example In If you exit after 1 year	vestment: 10000 CH If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose som		700.0
_	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 9 010
Unfavourable	Average return each year	-15.70%	
			-2.06%
	What you might get back after costs	CHF 10 210	-2.06% CHF 11 270
Moderate	What you might get back after costs Average return each year		
		CHF 10 210	CHF 11 270
Moderate Favourable	Average return each year	CHF 10 210 2.10%	CHF 11 270 2.42%
Favourable	Average return each year What you might get back after costs	CHF 10 210 2.10% CHF 12 030	CHF 11 270 2.42% CHF 12 300
Favourable Date 30/09/2023	Average return each year What you might get back after costs	CHF 10 210 2.10% CHF 12 030 20.30%	CHF 11 270 2.42% CHF 12 300 4.23%
Favourable Date 30/09/2023 Recommended Holding Period: 5 years	Average return each year What you might get back after costs	CHF 10 210 2.10% CHF 12 030 20.30% Example In	CHF 11 270 2.42% CHF 12 300 4.23%
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	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year	CHF 11 270 2.42% CHF 12 300 4.23%
Favourable Date 30/09/2023	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	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment.	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years
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 There is no minimum guaranteed return. You could lose som What you might get back after costs	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment. CHF 5 440	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950
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 There is no minimum guaranteed return. You could lose som What you might get back after costs Average return each year	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment. CHF 5 440 -45.60%	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950 -9.86%
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 There is no minimum guaranteed return. You could lose som What you might get back after costs	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment. CHF 5 440	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950
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 There is no minimum guaranteed return. You could lose som What you might get back after costs Average return each year	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment. CHF 5 440 -45.60%	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950 -9.86%
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 There is no minimum guaranteed return. You could lose som What you might get back after costs Average return each year What you might get back after costs	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1 year ne or all of your investment. CHF 5 440 -45.60% CHF 8 430	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950 -9.86% CHF 8 910
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 There is no minimum guaranteed return. You could lose som What you might get back after costs Average return each year What you might get back after costs Average return each year	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950 -9.86% CHF 8 910 -2.28%
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 There is no minimum guaranteed return. You could lose som 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	CHF 10 210 2.10% CHF 12 030 20.30% Example In If you exit after 1	CHF 11 270 2.42% CHF 12 300 4.23% vestment: 10000 CH If you exit after 5 years CHF 5 950 -9.86% CHF 8 910 -2.28% CHF 11 240

Date 31/10/2023			
Recommended Holding Period: 5 years		·	vestment: 10000 CH
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	CHF 5 440	CHF 5 950
	Average return each year	-45.60%	-9.86%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 8 780
	Average return each year	-15.70%	-2.57%
Moderate	What you might get back after costs	CHF 10 190	CHF 11 230
Wilderate	Average return each year	1.90%	2.35%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
ravourable	Average return each year	20.30%	4.23%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
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.	
	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 9 100
Unfavourable	Average return each year	-15.70%	-1.87%
	What you might get back after costs	CHF 10 190	CHF 11 210
Moderate	Average return each year	1.90%	2.31%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
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.	
	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
	What you might get back after costs	CHF 10 190	CHF 11 210
Moderate	Average return each year	1.90%	2.31%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s		
	What you might get back after costs	CHF 5 440	CHF 5 950
	Average return each year	-45.60%	-9.86%
Stress			
Stress	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	, , ,	-15.70%	
	What you might get back after costs Average return each year What you might get back after costs		-1.57% CHF 11 210
	Average return each year	-15.70%	-1.57%

Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	20.30%	4.23%
Date 29/02/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
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	CHF 5 440	CHF 5 960
Stress	Average return each year	-45.60%	-9.83%
	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
	What you might get back after costs	CHF 10 190	CHF 11 090
Moderate	Average return each year	1.90%	2.09%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/03/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
Scenarios		If you exit after 1	If you exit after 5
		year	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 5 440	CHF 5 960
	Average return each year	-45.60%	-9.83%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
Omavourable	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 190	CHF 11 070
Moderate	Average return each year	1.90%	2.05%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
	Average return each year	20.30%	4.23%
Date 30/04/2024			
Recommended Holding Period: 5 years		Example Investment: 10	
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	CHF 5 440	CHF 5 960
Stress	Average return each year	-45.60%	-9.83%
	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
	What you might get back after costs	CHF 10 190	CHF 11 040
Moderate	Average return each year	1.90%	2.00%
	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/05/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHF
Scenarios		If you exit after 1	If you exit after 5
Minimum	There is no minimum guaranteed return. You could lose some or all	of your investment.	years
	What you might get back after costs	CHF 5 440	CHF 5 960
Stress	Average return each year	-45.60%	-9.83%

Date 31/05/2024		Product to the	vactmant: 10000 CII
Recommended Holding Period: 5 years		•	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
Madazak	What you might get back after costs	CHF 10 190	CHF 10 840
Moderate	Average return each year	1.90%	1.63%
Faccassable	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CF
Scenarios		If you exit after 1 year	If you exit after ! years
Viinimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Stross	What you might get back after costs	CHF 5 440	CHF 5 960
Stress	Average return each year	-45.60%	-9.83%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
Untavourable	Average return each year	-15.70%	-1.57%
Madausta	What you might get back after costs	CHF 10 190	CHF 10 800
Moderate	Average return each year	1.90%	1.55%
- Incomple	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/07/2024 Recommended Holding Period: 5 years		Example In	vestment: 10000 CF
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	CHF 5 440	CHF 5 960
511655	Average return each year	-45.60%	-9.83%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
Dillavoulable	Average return each year	-15.70%	-1.57%
Voderate	What you might get back after costs	CHF 10 210	CHF 10 770
wiouerate	Average return each year	2.10%	1.49%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
avourante	Average return each year	20.30%	4.23%
Date 31/08/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 Cl
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	CHF 5 440	CHF 5 950
	Average return each year	-45.60%	-9.86%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 220	CHF 10 650
	Average return each year	2.20%	1.27%
	Average return each year	2.2070	
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300

Date 30/09/2024			
Pacammandad Halding Dariod: E years		Evample In	vostmant: 10000 CHE
Recommended Holding Period: 5 years Scenarios		If you exit after 1	vestment: 10000 CHF
Minimum	There is no minimum guaranteed return. You could lose some or	year	years
TVIIIII CIII	What you might get back after costs	CHF 5 440	CHF 5 950
Stress			
	Average return each year	-45.60%	-9.86%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 230	CHF 10 620
	Average return each year	2.30%	1.21%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
	Average return each year	20.30%	4.23%
Date 31/10/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHI
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		•
	What you might get back after costs	CHF 5 440	CHF 5 950
Stress	Average return each year	-45.60%	-9.86%
	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable			
	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 250	CHF 10 540
	Average return each year	2.50%	1.06%
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
Date 30/11/2024			
Recommended Holding Period: 5 years			
Scenarios		·	vestment: 10000 CHF
Scenarios		If you exit after 1 year	vestment: 10000 CHF If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or	If you exit after 1 year	If you exit after 5
Minimum	There is no minimum guaranteed return. You could lose some or What you might get back after costs	If you exit after 1 year	If you exit after 5
		If you exit after 1 year r all of your investment.	If you exit after 5 years
Minimum Stress	What you might get back after costs	If you exit after 1 year r all of your investment. CHF 5 440	If you exit after 5 years CHF 5 950
Minimum	What you might get back after costs Average return each year	If you exit after 1 year r all of your investment. CHF 5 440 -45.60%	If you exit after 5 years CHF 5 950 -9.86%
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70%	CHF 5 950 -9.86% CHF 9 240 -1.57%
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70%	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04%
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30%	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23%
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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% vestment: 10000 CHF
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 What you might get back after costs Average return each year	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example Infigure 1 year	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23%
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 on	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In If you exit after 1 year r all of your investment.	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% vestment: 10000 CHI If you exit after 5 years
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 What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the what you might get back after costs	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In If you exit after 1 year r all of your investment. CHF 5 440	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHI If you exit after 5 years CHF 6 390
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 of what you might get back after costs Average return each year	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example Interpretation of the control of th	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% vestment: 10000 CHI If you exit after 5 years CHF 6 390 -8.57%
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 of the what you might get back after costs	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In If you exit after 1 year r all of your investment. CHF 5 440	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHI If you exit after 5 years CHF 6 390
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 of what you might get back after costs Average return each year	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example Interpretation of the control of th	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHI If you exit after 5 years CHF 6 390 -8.57%
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 of the 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 r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example Investment. If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHI If you exit after 5 years CHF 6 390 -8.57% CHF 9 240
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 of the work	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70%	If you exit after 5 years CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHI If you exit after 5 years CHF 6 390 -8.57% CHF 9 240 -1.57%
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 of the 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	If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 270 2.70% CHF 12 030 20.30% Example In If you exit after 1 year r all of your investment. CHF 5 440 -45.60% CHF 8 430 -15.70% CHF 10 290	CHF 5 950 -9.86% CHF 9 240 -1.57% CHF 10 530 1.04% CHF 12 300 4.23% Vestment: 10000 CHF If you exit after 5 years CHF 6 390 -8.57% CHF 9 240 -1.57% CHF 10 510

Date 31/01/2025		Formula to	voctmont: 10000 CIII
Recommended Holding Period: 5 years		•	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Strong	What you might get back after costs	CHF 5 440	CHF 7 370
Stress	Average return each year	-45.60%	-5.92%
Hafarramahla	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
Bandounte	What you might get back after costs	CHF 10 320	CHF 10 490
Moderate	Average return each year	3.20%	0.96%
E	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Strace	What you might get back after costs	CHF 5 540	CHF 7 450
Stress	Average return each year	-44.60%	-5.72%
Unformulate	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
Bandounte	What you might get back after costs	CHF 10 330	CHF 10 490
Moderate	Average return each year	3.30%	0.96%
e	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 31/03/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CHI
Scenarios		If you exit after 1	If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Strong	What you might get back after costs	CHF 7 820	CHF 7 570
Stress	Average return each year	-21.80%	-5.42%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
Oniavourable	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 330	CHF 10 490
iviouerate	Average return each year	3.30%	0.96%
Favorinable	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Stross	What you might get back after costs	CHF 7 690	CHF 7 600
Stress	Average return each year	-23.10%	-5.34%
Hafayayahla	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 340	CHF 10 510

Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
Scenarios		If you exit after 1 year	If you exit after 5 years
Favourable	What you might get back after costs	CHF 12 030	CHF 12 300
ravourable	Average return each year	20.30%	4.23%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
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	CHF 7 680	CHF 7 600
511655	Average return each year	-23.20%	-5.34%
Unfavourable	What you might get back after costs	CHF 8 430	CHF 9 240
Ontavourable	Average return each year	-15.70%	-1.57%
Moderate	What you might get back after costs	CHF 10 350	CHF 10 530
wioderate	Average return each year	3.50%	1.04%
Favorus hila	What you might get back after costs	CHF 12 030	CHF 12 300
Favourable	Average return each year	20.30%	4.23%
Date 20/05/2025			
Date 30/06/2025 Recommended Holding Period: 5 years		Example In	vestment: 10000 CH
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.	
Share -	What you might get back after costs	CHF 7 680	CHF 7 600
Stress	Average return each year	-23.20%	-5.34%
Unfarraringlela	What you might get back after costs	CHF 8 430	CHF 9 240
Unfavourable	Average return each year	-15.70%	-1.57%
D. d. a. d. a.	What you might get back after costs	CHF 10 350	CHF 10 530
Moderate	Average return each year	3.50%	1.04%

20.30%

4.23%

Average return each year