

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 Local Currency Bond Fund a sub-fund of Aviva Investors - Share class Aa EUR

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

ISIN: LU1099408798

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 EUR	
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	EUR 5 250	EUR 5 300
	Average return each year	-47.50%	-11.92%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 290
	Average return each year	-17.70%	-3.68%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 630
	Average return each year	-5.50%	-0.75%
Favourable	What you might get back after costs	EUR 11 190	EUR 10 880
	Average return each year	11.90%	1.70%

Date 31/01/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 300
	Average return each year	-47.50%	-11.92%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 280
	Average return each year	-17.70%	-3.70%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 630
	Average return each year	-5.50%	-0.75%
Favourable	What you might get back after costs	EUR 11 190	EUR 10 880
	Average return each year	11.90%	1.70%

Date 29/02/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 300
	Average return each year	-47.50%	-11.92%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 230
	Average return each year	-17.70%	-3.82%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 620
	Average return each year	-5.50%	-0.77%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880

Date 29/02/2024		Example Investment: 10000 EUR	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	11.60%	1.70%

Date 31/03/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 250
	Average return each year	-17.70%	-3.77%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 600
	Average return each year	-5.50%	-0.81%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 30/04/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 110
	Average return each year	-17.70%	-4.10%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 590
	Average return each year	-5.50%	-0.83%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/05/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 140
	Average return each year	-17.70%	-4.03%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 590
	Average return each year	-5.50%	-0.83%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 30/06/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310

Date 30/06/2024		Example Investment: 10000 EUR	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 160
	Average return each year	-17.70%	-3.99%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 570
	Average return each year	-5.50%	-0.88%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/07/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 200
	Average return each year	-17.70%	-3.89%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 540
	Average return each year	-5.50%	-0.94%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/08/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 290
	Average return each year	-17.70%	-3.68%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 530
	Average return each year	-5.50%	-0.96%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 30/09/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 490
	Average return each year	-17.70%	-3.22%
Moderate	What you might get back after costs	EUR 9 450	EUR 9 440
	Average return each year	-5.50%	-1.15%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/10/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 300
	Average return each year	-17.70%	-3.66%
Moderate	What you might get back after costs	EUR 9 480	EUR 9 420
	Average return each year	-5.20%	-1.19%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 30/11/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 5 310
	Average return each year	-47.50%	-11.89%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 460
	Average return each year	-17.70%	-3.29%
Moderate	What you might get back after costs	EUR 9 480	EUR 9 400
	Average return each year	-5.20%	-1.23%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/12/2024		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 6 160
	Average return each year	-47.50%	-9.24%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 440
	Average return each year	-17.70%	-3.34%
Moderate	What you might get back after costs	EUR 9 480	EUR 9 300
	Average return each year	-5.20%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 880
	Average return each year	11.60%	1.70%

Date 31/01/2025		Example Investment: 10000 EUR	
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	EUR 5 250	EUR 6 550
	Average return each year	-47.50%	-8.11%
Unfavourable	What you might get back after costs	EUR 8 230	EUR 8 520
	Average return each year	-17.70%	-3.15%
Moderate	What you might get back after costs	EUR 9 530	EUR 9 270
	Average return each year	-4.70%	-1.50%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710

Date 31/01/2025		Example Investment: 10000 EUR	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	11.60%	1.38%

Date 28/02/2025		Example Investment: 10000 EUR	
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	EUR 6 130	EUR 6 830
	Average return each year	-38.70%	-7.34%
Unfavourable	What you might get back after costs	EUR 8 360	EUR 8 520
	Average return each year	-16.40%	-3.15%
Moderate	What you might get back after costs	EUR 9 540	EUR 9 250
	Average return each year	-4.60%	-1.55%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 31/03/2025		Example Investment: 10000 EUR	
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	EUR 7 290	EUR 6 910
	Average return each year	-27.10%	-7.13%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 520
	Average return each year	-15.80%	-3.15%
Moderate	What you might get back after costs	EUR 9 540	EUR 9 250
	Average return each year	-4.60%	-1.55%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 30/04/2025		Example Investment: 10000 EUR	
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	EUR 6 350	EUR 6 940
	Average return each year	-36.50%	-7.05%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 570	EUR 9 270
	Average return each year	-4.30%	-1.50%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 31/05/2025		Example Investment: 10000 EUR	
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	EUR 6 330	EUR 6 860
	Average return each year	-36.70%	-7.26%

Date 31/05/2025		Example Investment: 10000 EUR	
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	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 580	EUR 9 300
	Average return each year	-4.20%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 30/06/2025		Example Investment: 10000 EUR	
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	EUR 6 330	EUR 6 630
	Average return each year	-36.70%	-7.89%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 590	EUR 9 300
	Average return each year	-4.10%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 31/07/2025		Example Investment: 10000 EUR	
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	EUR 6 330	EUR 6 450
	Average return each year	-36.70%	-8.40%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 600	EUR 9 300
	Average return each year	-4.00%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 31/08/2025		Example Investment: 10000 EUR	
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	EUR 6 330	EUR 6 450
	Average return each year	-36.70%	-8.40%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 620	EUR 9 300
	Average return each year	-3.80%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

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Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
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Stress	What you might get back after costs	EUR 6 330	EUR 6 450
	Average return each year	-36.70%	-8.40%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 620	EUR 9 300
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Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
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Stress	What you might get back after costs	EUR 6 320	EUR 6 450
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	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 620	EUR 9 300
	Average return each year	-3.80%	-1.44%
Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

Date 31/12/2025		Example Investment: 10000 EUR	
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	EUR 6 320	EUR 6 450
	Average return each year	-36.80%	-8.40%
Unfavourable	What you might get back after costs	EUR 8 420	EUR 8 540
	Average return each year	-15.80%	-3.11%
Moderate	What you might get back after costs	EUR 9 620	EUR 9 300
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Favourable	What you might get back after costs	EUR 11 160	EUR 10 710
	Average return each year	11.60%	1.38%

