## PERFORMANCE SCENARIO



This document is not marketing material. You are advised to read it so you can make an informed decision about whether to invest.

Aviva Investors - Emerging Markets Local Currency Bond Fund a sub-fund of Aviva Investors - Share class I USD The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU1600503905

Date 31/01/2023

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 Inv	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose som	e or all of your investment.	
Chunan	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
H.f. world	What you might get back after costs	USD 7 410	USD 7 500
Unfavourable	Average return each year	-25.90%	-5.59%
	What you might get back after costs	USD 9 290	USD 8 930
Moderate	Average return each year	-7.10%	-2.24%
	What you might get back after costs	USD 11 250	USD 12 360
Favourable	Average return each year	12.50%	4.33%

Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
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.	
Shuasa	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
Unfavourable	What you might get back after costs	USD 7 410	USD 7 500
	Average return each year	-25.90%	-5.59%
	What you might get back after costs	USD 9 290	USD 8 930
Moderate	Average return each year	-7.10%	-2.24%
Favourable	What you might get back after costs	USD 11 250	USD 12 360
ravourable	Average return each year	12.50%	4.33%

Date 28/02/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some of	or all of your investment.	
Channe	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
Heferromable	What you might get back after costs	USD 7 410	USD 7 500
Unfavourable	Average return each year	-25.90%	-5.59%
8.6 a douante	What you might get back after costs	USD 9 290	USD 8 930
Moderate	Average return each year	-7.10%	-2.24%
Favourable	What you might get back after costs	USD 11 250	USD 12 360
	<del></del>		

Recommended Holding Period: 5 years		Example In	estment: 10000 US
Scenarios		If you exit after 1 year	If you exit after ! years
	Average return each year	12.50%	4.33%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 US
Scenarios		If you exit after 1	If you exit after
Minimum	There is no minimum guaranteed return. You could lose some o	year or all of your investment.	years
	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
		USD 9 380	USD 9 180
Moderate	What you might get back after costs		
	Average return each year	-6.20%	-1.70%
Favourable	What you might get back after costs	USD 11 280 12.80%	USD 12 530 4.61%
	Average return each year	12.80%	4.01%
Date 30/04/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose some of	<u> </u>	•
-	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Jnfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 400	USD 9 180
Moderate	Average return each year	-6.00%	-1.70%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 31/05/2023 Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
		year	years
	There is no minimum guaranteed return. You could lose some of	or all of your investment.	
Minimum		•	
	What you might get back after costs	USD 4 970	USD 5 070
	What you might get back after costs  Average return each year	•	USD 5 070 -12.70%
Stress	What you might get back after costs	USD 4 970	
Stress	What you might get back after costs  Average return each year	USD 4 970 -50.30%	-12.70%
Stress Unfavourable	What you might get back after costs  Average return each year  What you might get back after costs	USD 4 970 -50.30% USD 7 490	-12.70% USD 7 500
Stress Unfavourable	What you might get back after costs  Average return each year  What you might get back after costs  Average return each year	USD 4 970 -50.30% USD 7 490 -25.10%	-12.70% USD 7 500 -5.59%
Ourable  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	USD 4 970 -50.30% USD 7 490 -25.10% USD 9 400	-12.70% USD 7 500 -5.59% USD 9 180
Onfavourable  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  Average return each year	USD 4 970 -50.30% USD 7 490 -25.10% USD 9 400 -6.00%	-12.70% USD 7 500 -5.59% USD 9 180 -1.70%
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	USD 4 970 -50.30% USD 7 490 -25.10% USD 9 400 -6.00% USD 11 280	-12.70% USD 7 500 -5.59% USD 9 180 -1.70% USD 12 530
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/06/2023  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	USD 4 970 -50.30%  USD 7 490 -25.10%  USD 9 400 -6.00%  USD 11 280 12.80%	-12.70% USD 7 500 -5.59% USD 9 180 -1.70% USD 12 530 4.61%
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	USD 4 970 -50.30%  USD 7 490 -25.10%  USD 9 400 -6.00%  USD 11 280 12.80%  Example Inv	-12.70%  USD 7 500 -5.59%  USD 9 180 -1.70%  USD 12 530 4.61%  vestment: 10000 U  If you exit after
Stress Unfavourable  Moderate  Favourable  Date 30/06/2023  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	USD 4 970 -50.30%  USD 7 490 -25.10%  USD 9 400 -6.00%  USD 11 280 12.80%  Example Interpretable of the second of	-12.70% USD 7 500 -5.59% USD 9 180 -1.70% USD 12 530

Date 30/06/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after ! years
	Average return each year	-50.30%	-12.70%
Unfavorundela	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 450	USD 9 320
Voderate	Average return each year	-5.50%	-1.40%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
Sections		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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 450	USD 9 330
Moderate	Average return each year	-5.50%	-1.38%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 31/08/2023 Recommended Holding Period: 5 years		Example Inv	vestment: 10000 U
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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 450	USD 9 390
Moderate	Average return each year	-5.50%	-1.25%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 30/09/2023			
		Example Inv	restment: 10000 U
Recommended Holding Period: 5 years		If you exit after 1	If you exit after
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	restment: 10000 U  If you exit after years  USD 5 070
Recommended Holding Period: 5 years Scenarios Minimum	<u>-</u>	If you exit after 1 year ome or all of your investment.	If you exit after years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year ome or all of your investment.  USD 4 970	If you exit after years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs  Average return each year	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%	USD 5 070
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 ome or all of your investment.  USD 4 970 -50.30%  USD 7 490	USD 5 070 -12.70% USD 7 500
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	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 490 -25.10%	USD 5 070 -12.70% USD 7 500 -5.59%
Date 30/09/2023 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	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 490 -25.10%  USD 9 450	USD 5 070 -12.70% USD 7 500 -5.59% USD 9 390

Date 31/10/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
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.	
Stress	What you might get back after costs	USD 4 970	USD 5 070
	Average return each year	-50.30%	-12.70%
Unfavourable	What you might get back after costs	USD 7 490	USD 7 500
	Average return each year	-25.10%	-5.59%
Moderate	What you might get back after costs	USD 9 460	USD 9 390
Moderate	Average return each year	-5.40%	-1.25%
Favourable	What you might get back after costs	USD 11 280	USD 12 530
Tavourable	Average return each year	12.80%	4.61%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 470	USD 9 400
Moderate	Average return each year	-5.30%	-1.23%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
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.	
St	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 490	USD 7 500
Unfavourable	Average return each year	-25.10%	-5.59%
	What you might get back after costs	USD 9 470	USD 9 460
Moderate	Average return each year	-5.30%	-1.10%
	What you might get back after costs	USD 11 280	USD 12 530
Favourable	Average return each year	12.80%	4.61%
Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 US
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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 480	USD 7 500
Unfavourable	Average return each year	-25.20%	-5.59%
	What you might get back after costs	USD 9 470	USD 9 440
Moderate	What you might get back after costs  Average return each year	USD 9 470 -5.30%	USD 9 440 -1.15%

Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	12.70%	4.56%
Date 29/02/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 c	of your investment.	
	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 480	USD 7 500
Unfavourable	Average return each year	-25.20%	-5.59%
Adams de la contraction de la	What you might get back after costs	USD 9 560	USD 9 390
Moderate	Average return each year	-4.40%	-1.25%
	What you might get back after costs	USD 11 270	USD 12 500
Favourable	Average return each year	12.70%	4.56%
Date 31/03/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1	If you exit after 5
Minimum	There is no minimum guaranteed return. You could lose some or all c	year of your investment	years
	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 510	USD 7 500
Unfavourable	Average return each year	-24.90%	-5.59%
	What you might get back after costs	USD 9 570	USD 9 420
Moderate	Average return each year	-4.30%	-1.19%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 30/04/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 c		,
	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 510	USD 7 500
Unfavourable	Average return each year	-24.90%	-5.59%
	What you might get back after costs	USD 9 580	USD 9 420
Moderate	Average return each year	-4.20%	-1.19%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 31/05/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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 c		усагэ
	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	<del>-</del>		

Date 31/05/2024  Recommended Holding Period: 5 years		Evample In	vestment: 10000 USE
Scenarios		If you exit after 1	If you exit after 5
		year	years
Unfavourable	What you might get back after costs	USD 7 510	USD 7 500
	Average return each year	-24.90%	-5.59%
Moderate	What you might get back after costs	USD 9 580	USD 9 420
	Average return each year	-4.20%	-1.19%
Favourable	What you might get back after costs	USD 11 310	USD 12 550
	Average return each year	13.10%	4.65%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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.	
Stress	What you might get back after costs	USD 4 970	USD 5 070
Jule33	Average return each year	-50.30%	-12.70%
Unformula	What you might get back after costs	USD 7 510	USD 7 500
Unfavourable	Average return each year	-24.90%	-5.59%
	What you might get back after costs	USD 9 580	USD 9 420
Moderate	Average return each year	-4.20%	-1.19%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Recommended Holding Period: 5 years Scenarios		Example In If you exit after 1 year	vestment: 10000 USI 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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 510	USD 7 500
Unfavourable	Average return each year	-24.90%	-5.59%
	What you might get back after costs	USD 9 580	USD 9 420
Moderate	, 5 5	-4.20%	-1.19%
	Average return each year  What you might get back after costs	USD 11 310	USD 12 550
Favourable			
	Average return each year	13.10%	4.65%
Recommended Holding Period: 5 years		·	
Recommended Holding Period: 5 years		Example In If you exit after 1 year	
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	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 so What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum		If you exit after 1 year	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 ome or all of your investment.  USD 4 970	If you exit after 5 years USD 5 070
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs  Average return each year	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%	If you exit after 5 years USD 5 070 -12.70%
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	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 510	USD 5 070 -12.70% USD 7 500
Date 31/08/2024  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	If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 510 -24.90%	years  USD 5 070 -12.70%  USD 7 500 -5.59%

Average return each year

13.10%

4.65%

Favourable

Date 30/09/2024  Recommended Holding Period: 5 years		Evamula In	vestment: 10000 USD
Scenarios		If you exit after 1	If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose so		
Stress	What you might get back after costs	USD 4 970	USD 5 070
	Average return each year	-50.30%	-12.70%
Unfavourable	What you might get back after costs	USD 7 550	USD 7 500
	Average return each year	-24.50%	-5.59%
Moderate	What you might get back after costs	USD 9 670	USD 9 420
	Average return each year	-3.30%	-1.19%
Favourable	What you might get back after costs	USD 11 310	USD 12 550
	Average return each year	13.10%	4.65%
Date 31/10/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
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.	
St.	What you might get back after costs	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
H. C	What you might get back after costs	USD 7 550	USD 7 500
Unfavourable	Average return each year	-24.50%	-5.59%
	What you might get back after costs	USD 9 690	USD 9 420
Moderate	Average return each year	-3.10%	-1.19%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 30/11/2024			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
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	USD 4 970	USD 5 070
Stress	Average return each year	-50.30%	-12.70%
	What you might get back after costs	USD 7 550	USD 7 500
Unfavourable	Average return each year	-24.50%	-5.59%
	What you might get back after costs	USD 9 690	USD 9 390
Moderate	Average return each year	-3.10%	-1.25%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable			A CE0/
Tuvouldate	Average return each year	13.10%	4.65%
	Average return each year	13.10%	4.65%
Date 31/12/2024	Average return each year		
Date 31/12/2024 Recommended Holding Period: 5 years	Average return each year		vestment: 10000 USE  If you exit after 5  years
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	Average return each year  There is no minimum guaranteed return. You could lose so	Example In If you exit after 1 year	vestment: 10000 USD
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	Example In If you exit after 1 year	vestment: 10000 USD
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	Example Inv If you exit after 1 year ome or all of your investment. USD 4 970	vestment: 10000 USE If you exit after 5 years USD 5 620
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	Example Inv If you exit after 1 year ome or all of your investment. USD 4 970 -50.30%	vestment: 10000 USE  If you exit after 5 years  USD 5 620 -10.89%
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	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	Example Investment.  USD 4 970 -50.30%  USD 7 550	vestment: 10000 USE  If you exit after 5 years  USD 5 620 -10.89%  USD 7 500
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	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	Example Inv If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 550 -24.50%	vestment: 10000 USE  If you exit after 5
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	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	Example Investment.  USD 4 970 -50.30% USD 7 550 -24.50% USD 9 690	USD 5 620 -10.89% USD 7 500 -5.59% USD 9 390
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	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 Average return each year	Example Inv If you exit after 1 year ome or all of your investment.  USD 4 970 -50.30%  USD 7 550 -24.50%  USD 9 690 -3.10%	USD 5 620 -10.89% USD 7 500 -5.59% USD 9 390 -1.25%
Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	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	Example Investment.  USD 4 970 -50.30% USD 7 550 -24.50% USD 9 690	USD 5 620 -10.89% USD 7 500 -5.59% USD 9 390

Pacammandad Halding Basis d. F		Francis In	voetmont: 10000 Lies
Recommended Holding Period: 5 years Scenarios		Example in	vestment: 10000 USI  If you exit after 5
Scenarios		year	years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
Strong	What you might get back after costs	USD 4 970	USD 5 830
Stress	Average return each year	-50.30%	-10.23%
Unfavourable	What you might get back after costs	USD 7 550	USD 7 500
Oniavourable	Average return each year	-24.50%	-5.59%
Madayata	What you might get back after costs	USD 9 690	USD 9 370
Moderate	Average return each year	-3.10%	-1.29%
Farranghia	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 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	USD 5 560	USD 5 870
301655	Average return each year	-44.40%	-10.11%
Unformulate	What you might get back after costs	USD 7 550	USD 7 500
Unfavourable	Average return each year	-24.50%	-5.59%
Madayata	What you might get back after costs	USD 9 690	USD 9 330
Moderate	Average return each year	-3.10%	-1.38%
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 31/03/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
		-	
Scenarios		If you exit after 1 year	If you exit after 5 years
	There is no minimum guaranteed return. You could lose so	year	•
Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	year	•
Minimum		year me or all of your investment.	years
Minimum Stress	What you might get back after costs	year me or all of your investment. USD 6 390	years USD 6 100
Minimum Stress	What you might get back after costs  Average return each year	year me or all of your investment.  USD 6 390 -36.10%	years USD 6 100 -9.41%
Minimum Stress Unfavourable	What you might get back after costs  Average return each year  What you might get back after costs	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550	years  USD 6 100 -9.41%  USD 7 500
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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%	years  USD 6 100 -9.41%  USD 7 500 -5.59%
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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730	USD 6 100 -9.41% USD 7 500 -5.59% USD 9 330
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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%	USD 6 100 -9.41% USD 7 500 -5.59% USD 9 330 -1.38%
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 Average return each year What you might get back after costs	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310	USD 6 100 -9.41% USD 7 500 -5.59% USD 9 330 -1.38% USD 12 550
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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%	USD 6 100 -9.41% USD 7 500 -5.59% USD 9 330 -1.38% USD 12 550 4.65%
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025	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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%	USD 6 100 -9.41% USD 7 500 -5.59% USD 9 330 -1.38% USD 12 550
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%   Example Investment.	years  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  vestment: 10000 USI  If you exit after 5
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%   Example Investment.	years  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  vestment: 10000 USI  If you exit after 5
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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 so	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%   Example Investment If you exit after 1 year me or all of your investment.	Vears  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  Vestment: 10000 USI  If you exit after 5 years
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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 so  What you might get back after costs	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%   Example Investment 1 year  me or all of your investment.  USD 6 390	Vears  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  Vestment: 10000 USI  If you exit after 5 years  USD 6 280
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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 so What you might get back after costs Average return each year	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%   Example Infigure exit after 1 year me or all of your investment.  USD 6 390 -36.10%	years  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  vestment: 10000 USI If you exit after 5 years  USD 6 280 -8.88%
Minimum  Stress  Unfavourable  Moderate  Favourable  Date 30/04/2025  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 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	year me or all of your investment.  USD 6 390 -36.10%  USD 7 550 -24.50%  USD 9 730 -2.70%  USD 11 310 13.10%  Example Investment.  USD 6 390 -36.10%  USD 7 550	years  USD 6 100 -9.41%  USD 7 500 -5.59%  USD 9 330 -1.38%  USD 12 550 4.65%  vestment: 10000 USI If you exit after 5 years  USD 6 280 -8.88%  USD 7 500

Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
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.	
Strace	What you might get back after costs	USD 6 380	USD 6 340
Stress	Average return each year	-36.20%	-8.71%
Unfavourable	What you might get back after costs	USD 7 550	USD 7 500
Oniavourable	Average return each year	-24.50%	-5.59%
B.d. adapta	What you might get back after costs	USD 9 740	USD 9 390
Moderate	Average return each year	-2.60%	-1.25%
For world	What you might get back after costs	USD 11 310	USD 12 550
Favourable	Average return each year	13.10%	4.65%
Date 30/06/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
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.	
Church	What you might get back after costs	USD 6 380	USD 6 340
Stress	Average return each year	-36.20%	-8.71%
Unfavorundala	What you might get back after costs	USD 7 550	USD 7 500
Unfavourable	Average return each year	-24.50%	-5.59%
D. d. a. d. a.	What you might get back after costs	USD 9 740	USD 9 390
Moderate	Average return each year	-2.60%	-1.25%
	What you might get back after costs	USD 11 310	USD 12 550

13.10%

4.65%

Average return each year

Favourable