PERFORMANCE SCENARIO



USD 6 180

-38.20%

USD 9 110

-8.90%

USD 10 300

3.00%

USD 11 850

USD 6 390

-8.57%

USD 9 680

-0.65%

USD 12 030

3.77%

USD 12 770

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 - Short Duration Global High Yield Bond Fund a sub-fund of Aviva Investors - Share class Ry USD The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU1820083548

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 | | • | 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 6 190 | USD 6 400 |
| Stress | Average return each year | -38.10% | -8.54% |
| Unfavourable | What you might get back after costs | USD 9 110 | USD 9 480 |
| Untavourable | Average return each year | -8.90% | -1.06% |
| Bandoneto | What you might get back after costs | USD 10 310 | USD 12 050 |
| Moderate | Average return each year | 3.10% | 3.80% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 31/01/2023 | | | |
| 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. | |
| Shuara | What you might get back after costs | USD 6 180 | USD 6 390 |
| Stress | Average return each year | -38.20% | -8.57% |
| Unfavourable | What you might get back after costs | USD 9 110 | USD 9 700 |
| Untavourable | Average return each year | -8.90% | -0.61% |
| | What you might get back after costs | USD 10 310 | USD 12 040 |
| Moderate | Average return each year | 3.10% | 3.78% |
| E | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 28/02/2023 | | | |
| 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. | |
| | | | |

What you might get back after costs

Average return each year

Average return each year

Average return each year

Stress

Unfavourable

Moderate

Favourable

| Date 28/02/2023 | | | |
|---|---|---|---|
| Recommended Holding Period: 5 years | | Example In | vestment: 10000 US |
| Scenarios | | If you exit after 1 year | If you exit after ! years |
| | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 31/03/2023 | | | |
| Recommended Holding Period: 5 years | | Example In | 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 | | years |
| | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 9 670 |
| Unfavourable | Average return each year | -8.80% | -0.67% |
| | What you might get back after costs | USD 10 290 | USD 12 020 |
| Moderate | Average return each year | 2.90% | 3.75% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 30/04/2023 | | | |
| Recommended Holding Period: 5 years | | · · · · · · · · · · · · · · · · · · · | vestment: 10000 L |
| Scenarios | | If you exit after 1 year | If you exit after 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 6 160 | USD 6 440 |
| 511655 | Average return each year | -38.40% | -8.42% |
| Jnfavourable | What you might get back after costs | USD 9 120 | USD 9 780 |
| Jillavourable | Average return each year | -8.80% | -0.44% |
| Moderate | What you might get back after costs | USD 10 280 | USD 12 010 |
| vioderate | Average return each year | 2.80% | 3.73% |
| Faccassable | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| Date 31/05/2023 | | | |
| Recommended Holding Period: 5 years | | Example In | vestment: 10000 U |
| Scenarios | | If you exit after 1 year | If you exit after |
| Minimum | There is no minimum guaranteed return. You could lose so | | years |
| | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 9 800 |
| Unfavourable | Average return each year | -8.80% | -0.40% |
| | What you might get back after costs | USD 10 270 | USD 12 000 |
| Moderate | Average return each year | 2.70% | 3.71% |
| viouerate | - ' | | |
| wioderate | What you might get back after costs | USD 11 850 | USD 12 770 |
| | What you might get back after costs Average return each year | USD 11 850 18.50% | USD 12 770 5.01% |
| Favourable | | | |
| Favourable Date 30/06/2023 | | 18.50% | 5.01% |
| Favourable Date 30/06/2023 Recommended Holding Period: 5 years Scenarios | | 18.50% Example In If you exit after 1 | 5.01% vestment: 10000 U If you exit after |
| Favourable Date 30/06/2023 Recommended Holding Period: 5 years | | 18.50% Example In If you exit after 1 year | |

| Date 30/06/2023 | | | |
|---|---|--|---|
| Recommended Holding Period: 5 years | | Example Inv | estment: 10000 US |
| Scenarios | | If you exit after 1 year | If you exit after 5 years |
| | Average return each year | -38.40% | -8.42% |
| Unfarramella | What you might get back after costs | USD 9 120 | USD 9 910 |
| Unfavourable | Average return each year | -8.80% | -0.18% |
| | What you might get back after costs | USD 10 270 | USD 11 960 |
| Moderate | Average return each year | 2.70% | 3.64% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| 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 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 10 020 |
| Unfavourable | Average return each year | -8.80% | 0.04% |
| | What you might get back after costs | USD 10 270 | USD 11 920 |
| Moderate | Average return each year | 2.70% | 3.58% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| Recommended Holding Period: 5 years | | • | 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 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| Unform making | What you might get back after costs | USD 9 120 | USD 10 070 |
| Unfavourable | Average return each year | -8.80% | 0.14% |
| | What you might get back after costs | USD 10 270 | USD 11 890 |
| Moderate | Average return each year | 2.70% | 3.52% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 30/09/2023 | | | |
| | | Example In | vestment: 10000 U |
| Recommended Holding Period: 5 years | | Example Inv 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 | vestment: 10000 U If you exit after years |
| 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 |
| 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 6 160 | 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 6 160 -38.40% | USD 6 440 |
| 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 6 160 -38.40% USD 9 120 | USD 6 440 -8.42% USD 10 060 |
| 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 6 160 -38.40% USD 9 120 -8.80% | USD 6 440 -8.42% USD 10 060 0.12% |
| 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 6 160 -38.40% USD 9 120 -8.80% USD 10 270 | USD 6 440 -8.42% USD 10 060 0.12% USD 11 890 |

| 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 6 160 | USD 6 440 |
| | Average return each year | -38.40% | -8.42% |
| Unfavourable | What you might get back after costs | USD 9 120 | USD 9 980 |
| omavourable | Average return each year | -8.80% | -0.04% |
| Moderate | What you might get back after costs | USD 10 270 | USD 11 890 |
| iviouerate | Average return each year | 2.70% | 3.52% |
| Farrangella | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| 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 | some or all of your investment. | |
| | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 10 260 |
| Unfavourable | Average return each year | -8.80% | 0.51% |
| | What you might get back after costs | USD 10 270 | USD 11 870 |
| Moderate | Average return each year | 2.70% | 3.49% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| 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. | |
| - | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | USD 10 280 | USD 11 890 |
| Moderate | Average return each year | 2.80% | 3.52% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| Date 31/01/2024 | | | |
| Recommended Holding Period: 5 years | | Evample 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 | | y C 0.13 |
| | What you might get back after costs | USD 6 160 | USD 6 440 |
| | Average return each year | -38.40% | -8.42% |
| Stress | | 30.1070 | |
| Stress | | 1150 9 120 | USD 10 540 |
| Stress Unfavourable | What you might get back after costs | USD 9 120 -8 80% | USD 10 540 1 06% |
| | What you might get back after costs Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | | |

| Date 31/01/2024 | | | |
|--|---|--|---|
| Recommended Holding Period: 5 years | | • | vestment: 10000 USI |
| Scenarios | | If you exit after 1 year | If you exit after 5 years |
| | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 29/02/2024 Recommended Holding Period: 5 years | | Example In | vestment: 10000 USI |
| 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 | USD 6 160 | USD 6 440 |
| | Average return each year | -38.40% | -8.42% |
| Unfavourable | What you might get back after costs | USD 9 120 | USD 10 540 |
| | Average return each year | -8.80% | 1.06% |
| Moderate | What you might get back after costs | USD 10 300 | USD 11 920 |
| | Average return each year | 3.00% | 3.58% |
| Favourable | What you might get back after costs | USD 11 850 | USD 12 770 |
| · · · · · · · · · · · · · · · · · · · | Average return each year | 18.50% | 5.01% |
| Date 31/03/2024 | | | |
| Recommended Holding Period: 5 years | | Evample In | vestment: 10000 US |
| Scenarios | | If you exit after 1 | If you exit after 5 |
| | | year | years |
| Minimum | There is no minimum guaranteed return. You could lose s | <u> </u> | |
| Stress | What you might get back after costs | USD 6 160 | USD 6 440 |
| | Average return each year | -38.40% | -8.42% |
| Unfavourable | What you might get back after costs | USD 9 120 | USD 10 540 |
| | Average return each year | -8.80% | 1.06% |
| Moderate | What you might get back after costs | USD 10 310 | USD 11 920 |
| | Average return each year | 3.10% | 3.58% |
| Favourable | What you might get back after costs Average return each year | USD 11 850 18.50% | USD 12 770 5.01% |
| | | | |
| Date 30/04/2024 | | | |
| 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 s | some or all of your investment. | |
| Shuasa | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| Unfavourable | What you might get back after costs | USD 9 120 | USD 10 540 |
| OmavOurable | Average return each year | -8.80% | 1.06% |
| Moderate | What you might get back after costs | USD 10 310 | USD 11 910 |
| iviouciate | Average return each year | 3.10% | 3.56% |
| Favourable | What you might get back after costs | USD 11 850 | USD 12 770 |
| i avodi abie | Average return each year | 18.50% | 5.01% |
| Date 31/05/2024 | | | |
| Date 31/05/2024 Recommended Holding Period: 5 years | | Evample In | vestment: 10000 IIS |
| Recommended Holding Period: 5 years Scenarios | | If you exit after 1 | vestment: 10000 US If you exit after 5 |
| Section 103 | | year | years |
| | | | |
| Minimum | There is no minimum guaranteed return. You could lose s | some or all of your investment. | |
| Minimum | There is no minimum guaranteed return. You could lose : What you might get back after costs | some or all of your investment. USD 6 160 | USD 6 440 |

| Date 31/05/2024 Recommended Holding Period: 5 years | | Fxamnle 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 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | USD 10 310 | USD 11 910 |
| Moderate | Average return each year | 3.10% | 3.56% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| Date 30/06/2024 | | | |
| 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 | me or all of your investment. | |
| 61 | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | USD 10 330 | USD 11 920 |
| Moderate | Average return each year | 3.30% | 3.58% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| Recommended Holding Period: 5 years Scenarios | | Example Inv 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 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | What you might get back after costs | USD 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| | <u> </u> | | |
| | What you might get back after costs | USD 10 330 | USD 11 920 |
| Moderate | What you might get back after costs Average return each year | USD 10 330 3.30% | USD 11 920 3.58% |
| Moderate | Average return each year | USD 10 330 3.30% USD 11 850 | USD 11 920 3.58% USD 12 770 |
| | , 5 5 | 3.30% | 3.58% |
| Favourable | Average return each year What you might get back after costs | 3.30% USD 11 850 | 3.58% USD 12 770 |
| Favourable Date 31/08/2024 | Average return each year What you might get back after costs | 3.30% USD 11 850 18.50% | 3.58% USD 12 770 |
| Favourable Date 31/08/2024 Recommended Holding Period: 5 years | Average return each year What you might get back after costs | 3.30% USD 11 850 18.50% | 3.58% USD 12 770 5.01% |
| Favourable Date 31/08/2024 Recommended Holding Period: 5 years Scenarios | Average return each year What you might get back after costs | 3.30% USD 11 850 18.50% Example Interpretable of the second seco | 3.58% USD 12 770 5.01% vestment: 10000 USD If you exit after 5 |
| Favourable Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum | Average return each year What you might get back after costs Average return each year | 3.30% USD 11 850 18.50% Example Interpretable of the second seco | 3.58% USD 12 770 5.01% vestment: 10000 USD If you exit after 5 |
| Favourable Date 31/08/2024 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 so | 3.30% USD 11 850 18.50% Example Investment If your investment. | 3.58% USD 12 770 5.01% vestment: 10000 USI If you exit after 5 years |
| Favourable Date 31/08/2024 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 so What you might get back after costs | 3.30% USD 11 850 18.50% Example Interpretation of your investment. USD 6 160 | 3.58% USD 12 770 5.01% vestment: 10000 USI If you exit after 5 years USD 6 440 |
| Favourable Date 31/08/2024 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 so What you might get back after costs Average return each year | 3.30% USD 11 850 18.50% Example Inv If you exit after 1 year me or all of your investment. USD 6 160 -38.40% | 3.58% USD 12 770 5.01% vestment: 10000 USI If you exit after 5 years USD 6 440 -8.42% |
| Favourable Date 31/08/2024 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 so What you might get back after costs Average return each year What you might get back after costs | 3.30% USD 11 850 18.50% Example Interpretation of your investment. USD 6 160 -38.40% USD 9 120 | 3.58% USD 12 770 5.01% vestment: 10000 USE If you exit after 5 years USD 6 440 -8.42% USD 10 540 |
| Favourable Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate | 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 | 3.30% USD 11 850 18.50% Example Interpretation of your investment. USD 6 160 -38.40% USD 9 120 -8.80% | 3.58% USD 12 770 5.01% vestment: 10000 USE If you exit after 5 years USD 6 440 -8.42% USD 10 540 1.06% |

Average return each year

18.50%

5.01%

Favourable

| Date 30/09/2024 | | E la la | 40000 1100 |
|--|---|--|--|
| Recommended Holding Period: 5 years Scenarios | | Example Inv If you exit after 1 | vestment: 10000 USD If you exit after 5 |
| | | year | years |
| Minimum | There is no minimum guaranteed return. You could lose some of | • | |
| Stress | What you might get back after costs | USD 6 160 | USD 6 440 |
| | Average return each year | -38.40% | -8.42% |
| Unfavourable | What you might get back after costs | USD 9 120 | USD 10 540 |
| | Average return each year | -8.80% | 1.06% |
| Moderate | What you might get back after costs | USD 10 380 | USD 11 920 |
| | Average return each year | 3.80% | 3.58% |
| Favourable | What you might get back after costs | USD 11 850 | USD 12 770 |
| Tuvourusic | Average return each year | 18.50% | 5.01% |
| Date 31/10/2024 | | | |
| 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 some of | | 700.0 |
| | What you might get back after costs | USD 6 160 | USD 6 440 |
| Stress | Average return each year | -38.40% | -8.42% |
| | | USD 9 120 | USD 10 540 |
| Unfavourable | What you might get back after costs | | |
| | Average return each year | -8.80% | 1.06% |
| Moderate | What you might get back after costs | USD 10 410 | USD 11 920 |
| | Average return each year | 4.10% | 3.58% |
| Favourable | What you might get back after costs | USD 11 850 | USD 12 770 |
| | | | |
| Date 30/11/2024 | | | |
| Date 30/11/2024 Recommended Holding Period: 5 years | | Example Inv | vestment: 10000 USD |
| | | Example Inv If you exit after 1 year | vestment: 10000 USD If you exit after 5 years |
| Recommended Holding Period: 5 years | There is no minimum guaranteed return. You could lose some o | If you exit after 1 year | If you exit after 5 |
| Recommended Holding Period: 5 years Scenarios Minimum | There is no minimum guaranteed return. You could lose some of the work of the | If you exit after 1 year | If you exit after 5 |
| Recommended Holding Period: 5 years Scenarios | | If you exit after 1 year or all of your investment. | If you exit after 5 years |
| Recommended Holding Period: 5 years Scenarios Minimum Stress | What you might get back after costs | If you exit after 1 year or all of your investment. USD 6 160 | If you exit after 5 years USD 6 440 |
| Recommended Holding Period: 5 years Scenarios Minimum | What you might get back after costs Average return each year | If you exit after 1 year or all of your investment. USD 6 160 -38.40% | USD 6 440 |
| 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 or all of your investment. USD 6 160 -38.40% USD 9 120 | USD 6 440 -8.42% USD 10 540 |
| Recommended Holding Period: 5 years Scenarios Minimum Stress | What you might get back after costs Average return each year What you might get back after costs Average return each year | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% | USD 6 440 -8.42% USD 10 540 1.06% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 |
| 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 | USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs | USD 11 850 1f you exit after 1 year Or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Inv | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year Average return each year | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Inv. If you exit after 1 year | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment If you exit after 1 year or all of your investment. | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% vestment: 10000 USE If you exit after 5 years |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the work after costs | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment. USD 6 160 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USD If you exit after 5 years USD 6 630 |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment If you exit after 1 year or all of your investment. | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% vestment: 10000 USE If you exit after 5 years |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the work after costs | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment. USD 6 160 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USD If you exit after 5 years USD 6 630 |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the whole you might get back after costs Average return each year | If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment. USD 6 160 -38.40% | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USE If you exit after 5 years USD 6 630 -7.89% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the work 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 or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Inv If you exit after 1 year or all of your investment. USD 6 160 -38.40% USD 9 120 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USE If you exit after 5 years USD 6 630 -7.89% USD 10 540 |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the work 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 or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment. USD 6 160 -38.40% USD 9 120 -8.80% | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USE If you exit after 5 years USD 6 630 -7.89% USD 10 540 1.06% |
| Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some of the work 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 or all of your investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 410 4.10% USD 11 850 18.50% Example Investment. USD 6 160 -38.40% USD 9 120 -8.80% USD 10 420 | USD 6 440 -8.42% USD 10 540 1.06% USD 11 920 3.58% USD 12 770 5.01% Vestment: 10000 USD If you exit after 5 years USD 6 630 -7.89% USD 10 540 1.06% USD 11 920 |

| 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 som | ne or all of your investment. | |
| Strong | What you might get back after costs | USD 6 160 | USD 7 770 |
| Stress | Average return each year | -38.40% | -4.92% |
| Information | What you might get back after costs | USD 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| Madausta | What you might get back after costs | USD 10 440 | USD 11 920 |
| Moderate | Average return each year | 4.40% | 3.58% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| 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 som | ne or all of your investment. | |
| St | What you might get back after costs | USD 6 210 | USD 8 060 |
| Stress | Average return each year | -37.90% | -4.22% |
| | What you might get back after costs | USD 9 120 | USD 10 540 |
| Unfavourable | Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | USD 10 440 | USD 11 920 |
| Moderate | Average return each year | 4.40% | 3.58% |
| | What you might get back after costs | USD 11 850 | USD 12 770 |
| Favourable | Average return each year | 18.50% | 5.01% |
| | | | |
| Date 31/03/2025 | | | |
| | | | |
| , | | • | |
| , | | • | If you exit after 5 |
| Scenarios | There is no minimum guaranteed return. You could lose som | If you exit after 1 year | |
| Scenarios | There is no minimum guaranteed return. You could lose som What you might get back after costs | If you exit after 1 year ne or all of your investment. | If you exit after 5 |
| Scenarios | What you might get back after costs | If you exit after 1 year ne or all of your investment. USD 7 980 | If you exit after 5 years |
| Scenarios | What you might get back after costs Average return each year | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% | If you exit after 5 years USD 8 120 -4.08% |
| 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 ne or all of your investment. USD 7 980 -20.20% USD 9 120 | USD 8 120 -4.08% USD 10 540 |
| Scenarios Minimum Stress | What you might get back after costs Average return each year What you might get back after costs Average return each year | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% | USD 8 120 -4.08% USD 10 540 1.06% |
| 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 | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 |
| Scenarios Minimum Stress Unfavourable | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% |
| 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 ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 |
| Scenarios Minimum Stress Unfavourable Moderate | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 |
| Scenarios 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 | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% |
| 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 | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 |
| 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 | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment. | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% |
| 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 What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose som | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment after 1 year ne or all of your investment. | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% 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 | 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 som What you might get back after costs | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment after 1 year ne or all of your investment. USD 8 230 | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% vestment: 10000 USI If you exit after 5 years |
| Scenarios Minimum Stress Unfavourable Moderate | What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs 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 som What you might get back after costs Average return each year | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment. USD 8 230 -17.70% | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% Vestment: 10000 USI If you exit after 5 years USD 8 160 -3.99% |
| 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 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 | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment. USD 8 230 -17.70% USD 9 120 | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% Vestment: 10000 USI If you exit after 5 years USD 8 160 -3.99% USD 10 540 |
| 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 som What you might get back after costs Average return each year | If you exit after 1 year ne or all of your investment. USD 7 980 -20.20% USD 9 120 -8.80% USD 10 470 4.70% USD 11 850 18.50% Example Investment. USD 8 230 -17.70% | USD 8 120 -4.08% USD 10 540 1.06% USD 11 920 3.58% USD 14 020 6.99% Vestment: 10000 USI If you exit after 5 years USD 8 160 -3.99% |

| Favourable | What you might get back after costs | If you exit after 1 | vestment: 10000 USI |
|--|---|-----------------------------|------------------------------|
| Scenarios \ | What you might get back after costs | If you exit after 1 | |
| Favourable | What you might get back after costs | year | years |
| | | USD 11 850 | USD 14 020 |
| , and the second | Average return each year | 18.50% | 6.99% |
| | | | |
| Date 31/05/2025 | | | |
| Recommended Holding Period: 5 years | | Example Investment: 10000 U | |
| 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 | USD 8 300 | USD 8 170 |
| Stress / | Average return each year | -17.00% | -3.96% |
| I of a control of | What you might get back after costs | USD 9 120 | USD 10 540 |
| Jnfavourable / | Average return each year | -8.80% | 1.06% |
| \ | What you might get back after costs | USD 10 490 | USD 11 940 |
| Moderate A | Average return each year | 4.90% | 3.61% |
| | What you might get back after costs | USD 11 850 | USD 14 020 |
| Favourable , | Average return each year | 18.50% | 6.99% |
| Deba 20/05/2025 | | | |
| Date 30/06/2025 Recommended Holding Period: 5 years | | Evample In | vestment: 10000 US |
| Scenarios | | If you exit after 1 year | If you exit after 5 |
| Winimum 1 | There is no minimum guaranteed return. You could lose some or all of your | investment. | <u> </u> |
| | What you might get back after costs | USD 8 300 | USD 8 170 |
| Stress / | Average return each year | -17.00% | -3.96% |
| Information | What you might get back after costs | USD 9 120 | USD 10 540 |
| Jnfavourable / | Average return each year | -8.80% | 1.06% |
| | What you might get back after costs | USD 10 500 | USD 12 010 |
| Moderate A | Average return each year | 5.00% | 3.73% |
| Favourable \ | What you might get back after costs | USD 11 850 | USD 14 020 |

18.50%

6.99%

Average return each year