PERFORMANCE SCENARIO



2.00%

EUR 11 700

2.92%

EUR 12 210

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

ISIN: LU1820083621

Date 31/12/2022

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last years. Markets could develop very differently in the future.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Date 31/12/2022			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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	EUR 6 090	EUR 6 430
Stress	Average return each year	-39.10%	-8.45%
H. C.	What you might get back after costs	EUR 8 900	EUR 9 220
Unfavourable	Average return each year	-11.00%	-1.61%
	What you might get back after costs	EUR 10 220	EUR 11 590
Moderate	Average return each year	2.20%	3.00%
	What you might get back after costs	EUR 11 700	EUR 12 210
Favourable	Average return each year	17.00%	4.07%
Date 31/01/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
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.	
tross.	What you might get back after costs	EUR 6 090	EUR 6 430
Stress	Average return each year	-39.10%	-8.45%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 410
oniavourable	Average return each year	-11.00%	-1.21%
	What you might get back after costs	EUR 10 210	EUR 11 560
Moderate	Average return each year	2.10%	2.94%
Farranciale	What you might get back after costs	EUR 11 700	EUR 12 210
Favourable	Average return each year	17.00%	4.07%
Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	EUR 6 090	EUR 6 430
ou 633	Average return each year	-39.10%	-8.45%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 370
Unfavourable	Average return each year	-11.00%	-1.29%
Madausta	What you might get back after costs	EUR 10 200	EUR 11 550
Moderate	Avorago ratura oach voar	2.00%	2 02%

Average return each year

What you might get back after costs

Favourable

Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	17.00%	4.07%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 El
Scenarios		If you exit after 1	If you exit after
Minimum	There is no minimum guaranteed return. You could lose some	or all of your investment.	years
	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 340
Unfavourable	Average return each year	-11.00%	-1.36%
	What you might get back after costs	EUR 10 200	EUR 11 510
Moderate	Average return each year	2.00%	2.85%
	What you might get back after costs	EUR 11 710	EUR 12 210
Favourable	Average return each year	17.10%	4.07%
	5 ,		
Date 30/04/2023			
Recommended Holding Period: 5 years		_	estment: 10000 E
Scenarios		If you exit after 1 year	If you exit after 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 6 090	EUR 6 440
511655	Average return each year	-39.10%	-8.42%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 430
Dinavourable	Average return each year	-11.00%	-1.17%
Madazata	What you might get back after costs	EUR 10 190	EUR 11 480
Moderate	Average return each year	1.90%	2.80%
Farrangelia	What you might get back after costs	EUR 11 710	EUR 12 210
Favourable	Average return each year	17.10%	4.07%
Date 31/05/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 E
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose some		years
	What you might get back after costs	5UB 6 000	
	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	EUR 6 440 -8.42%
	Average return each year	-39.10%	-8.42%
Unfavourable	Average return each year What you might get back after costs	-39.10% EUR 8 900	-8.42% EUR 9 440
Unfavourable	Average return each year What you might get back after costs Average return each year	-39.10% EUR 8 900 -11.00%	-8.42% EUR 9 440 -1.15%
Unfavourable	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	-39.10% EUR 8 900 -11.00% EUR 10 190 1.90%	-8.42% EUR 9 440 -1.15% EUR 11 470 2.78%
Unfavourable Moderate	Average return each year What you might get back after costs Average return each year What you might get back after costs	-39.10% EUR 8 900 -11.00% EUR 10 190	-8.42% EUR 9 440 -1.15% EUR 11 470
Unfavourable Moderate Favourable	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	-39.10% EUR 8 900 -11.00% EUR 10 190 1.90% EUR 11 710	-8.42% EUR 9 440 -1.15% EUR 11 470 2.78% EUR 12 210
Stress Unfavourable Moderate Favourable Date 30/06/2023 Recommended Holding Period: 5 years	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	-39.10% EUR 8 900 -11.00% EUR 10 190 1.90% EUR 11 710 17.10%	-8.42% EUR 9 440 -1.15% EUR 11 470 2.78% EUR 12 210 4.07%
Unfavourable Moderate Favourable	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	-39.10% EUR 8 900 -11.00% EUR 10 190 1.90% EUR 11 710 17.10% Example Interest after 1	-8.42% EUR 9 440 -1.15% EUR 11 470 2.78% EUR 12 210 4.07% vestment: 10000 E
Unfavourable Moderate Favourable Date 30/06/2023 Recommended Holding Period: 5 years	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	-39.10% EUR 8 900 -11.00% EUR 10 190 1.90% EUR 11 710 17.10% Example Interpretable of the second	-8.42% EUR 9 440 -1.15% EUR 11 470 2.78% EUR 12 210

Date 30/06/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 El
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	-39.10%	-8.42%
La Construction In Constructio In Construction In Construction In Construction In Construction	What you might get back after costs	EUR 8 900	EUR 9 520
Jnfavourable	Average return each year	-11.00%	-0.98%
	What you might get back after costs	EUR 10 190	EUR 11 420
Voderate	Average return each year	1.90%	2.69%
	What you might get back after costs	EUR 11 710	EUR 12 210
Favourable	Average return each year	17.10%	4.07%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 E
Scenarios		If you exit after 1	If you exit after
occinatios .		year	years
Viinimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 620
Unfavourable	Average return each year	-11.00%	-0.77%
	What you might get back after costs	EUR 10 190	EUR 11 390
Vloderate	Average return each year	1.90%	2.64%
	What you might get back after costs	EUR 11 710	EUR 12 130
Favourable	Average return each year	17.10%	3.94%
Recommended Holding Period: 5 years			vestment: 10000 E
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	EUR 6 090	EUR 6 440
511633	Average return each year	-39.10%	-8.42%
Unforcernolle	What you might get back after costs	EUR 8 900	EUR 9 650
Unfavourable	Average return each year	-11.00%	-0.71%
	What you might get back after costs	EUR 10 190	EUR 11 360
Moderate	Average return each year	1.90%	2.58%
	What you might get back after costs	EUR 11 710	
	What you might get back after costs		EUR 12 130
Favourable	Average return each year	17.10%	3.94%
Favourable Date 30/09/2023			
Date 30/09/2023		17.10%	3.94%
Date 30/09/2023 Recommended Holding Period: 5 years		17.10%	
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios		17.10% Example In If you exit after 1 year	3.94% vestment: 10000 E If you exit after
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	Average return each year	17.10% Example In If you exit after 1 year	3.94% vestment: 10000 E If you exit after
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	Average return each year There is no minimum guaranteed return. You could lose so	Example Inv If you exit after 1 year ome or all of your investment.	3.94% vestment: 10000 E If you exit after years
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress	Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs	Example In If you exit after 1 year ome or all of your investment.	3.94% vestment: 10000 E If you exit after years EUR 6 440
Date 30/09/2023 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	Example Inv If you exit after 1 year ome or all of your investment. EUR 6 090 -39.10%	3.94% vestment: 10000 E If you exit after years EUR 6 440 -8.42%
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	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	Example Inv If you exit after 1 year ome or all of your investment. EUR 6 090 -39.10% EUR 8 900	3.94% vestment: 10000 E If you exit after years EUR 6 440 -8.42% EUR 9 630
Date 30/09/2023 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	Example In If you exit after 1 year ome or all of your investment. EUR 6 090 -39.10% EUR 8 900 -11.00%	3.94% vestment: 10000 E If you exit after years EUR 6 440 -8.42% EUR 9 630 -0.75%
	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	Example Investment If you exit after 1 year ome or all of your investment. EUR 6 090 -39.10% EUR 8 900 -11.00% EUR 10 190	3.94% vestment: 10000 E If you exit after years EUR 6 440 -8.42% EUR 9 630 -0.75% EUR 11 360

Date 31/10/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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	EUR 6 090	EUR 6 440
50000	Average return each year	-39.10%	-8.42%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 540
omavourable	Average return each year	-11.00%	-0.94%
Moderate	What you might get back after costs	EUR 10 190	EUR 11 330
Wilderate	Average return each year	1.90%	2.53%
Favourable	What you might get back after costs	EUR 11 710	EUR 11 960
ravourable	Average return each year	17.10%	3.64%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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.	
Channe	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 650
Unfavourable	Average return each year	-11.00%	-0.71%
	What you might get back after costs	EUR 10 190	EUR 11 310
Moderate	Average return each year	1.90%	2.49%
	What you might get back after costs	EUR 11 710	EUR 11 960
Favourable	Average return each year	17.10%	3.64%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUI
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.	
Shuasa	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
Hofe world	What you might get back after costs	EUR 8 900	EUR 9 650
Unfavourable	Average return each year	-11.00%	-0.71%
Banda and	What you might get back after costs	EUR 10 190	EUR 11 280
Moderate	Average return each year	1.90%	2.44%
	What you might get back after costs	EUR 11 710	EUR 11 960
Favourable	Average return each year	17.10%	3.64%
Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
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.	
Shuasa	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
Hafararrahla	What you might get back after costs	EUR 8 900	EUR 9 650
Unfavourable	Average return each year	-11.00%	-0.71%
	What you might get back after costs	EUR 10 190	EUR 11 200
Moderate	What you might get back after costs Average return each year	EUR 10 190 1.90%	EUR 11 200 2.29%

Date 31/01/2024			
Recommended Holding Period: 5 years			vestment: 10000 EUR
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	17.10%	3.66%
Date 29/02/2024			
Recommended Holding Period: 5 years		·	vestment: 10000 EUF
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	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 650
Unfavourable	Average return each year	-11.00%	-0.71%
A de alemana	What you might get back after costs	EUR 10 190	EUR 11 130
Moderate	Average return each year	1.90%	2.16%
	What you might get back after costs	EUR 11 710	EUR 11 970
Favourable	Average return each year	17.10%	3.66%
Date 31/03/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some		
	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
	What you might get back after costs	EUR 10 160	EUR 10 810
Moderate	Average return each year	1.60%	1.57%
	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 30/04/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 EUF
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	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
	What you might get back after costs	EUR 10 160	EUR 10 800
Moderate	Average return each year	1.60%	1.55%
	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 31/05/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
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		years
	What you might get back after costs	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	· '		

Date 31/05/2024 Recommended Holding Period: 5 years		Evample In	vestment: 10000 EUF
Scenarios		If you exit after 1	If you exit after 5
		year	years
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 480
Untavourable	Average return each year	-11.00%	-1.06%
Moderate	What you might get back after costs	EUR 10 160	EUR 10 800
wioderate	Average return each year	1.60%	1.55%
Favermahla	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUF
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	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
	What you might get back after costs	EUR 10 160	EUR 10 800
Moderate	Average return each year	1.60%	1.55%
	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 31/07/2024 Recommended Holding Period: 5 years Scenarios		Example In If you exit after 1 year	vestment: 10000 EUF 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	EUR 6 090	EUR 6 440
Stress	Average return each year	-39.10%	-8.42%
	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
	What you might get back after costs	EUR 10 160	EUR 10 800
Moderate	Average return each year	1.60%	1.55%
	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Data 21/09/2024			
Date 31/08/2024 Recommended Holding Period: 5 years		Evanolate	vestment: 10000 FIII
Scenarios		If you exit after 1	vestment: 10000 EUF If you exit after 5
		year	years
Scenarios			
	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	ome or all of your investment. EUR 6 090	EUR 6 440
Minimum		•	EUR 6 440 -8.42%
Minimum Stress	What you might get back after costs	EUR 6 090	
Minimum	What you might get back after costs Average return each year	EUR 6 090 -39.10%	-8.42%
Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs	EUR 6 090 -39.10% EUR 8 900	-8.42% EUR 9 480
Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year	EUR 6 090 -39.10% EUR 8 900 -11.00%	-8.42% EUR 9 480 -1.06%

Average return each year

17.10%

2.75%

Favourable

Date 30/09/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 EUR
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 6 090	EUR 6 440
311033	Average return each year	-39.10%	-8.42%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 480
Omavourable	Average return each year	-11.00%	-1.06%
And decide	What you might get back after costs	EUR 10 180	EUR 10 800
Moderate	Average return each year	1.80%	1.55%
	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 31/10/2024			
		Everale In	
Recommended Holding Period: 5 years Scenarios		•	vestment: 10000 EUF
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some		,
	What you might get back after costs	EUR 6 080	EUR 6 440
Stress	, , ,	-39.20%	-8.42%
	Average return each year		
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 480
	Average return each year	-11.00%	-1.06%
Moderate	What you might get back after costs	EUR 10 180	EUR 10 800
	Average return each year	1.80%	1.55%
Favourable	What you might get back after costs	EUR 11 710	EUR 11 450
	Average return each year	17.10%	2.75%
Date 30/11/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 FUR
Recommended Holding Period: 5 years Scenarios		If you exit after 1	If you exit after 5
Scenarios	There is no minimum guaranteed return. You could lose some	If you exit after 1 year	
	There is no minimum guaranteed return. You could lose some	If you exit after 1 year or all of your investment.	If you exit after 5 years
Scenarios	What you might get back after costs	If you exit after 1 year or all of your investment. EUR 6 080	If you exit after 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. EUR 6 080 -39.20%	If you exit after 5 years EUR 6 440 -8.42%
Scenarios Minimum	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. EUR 6 080 -39.20% EUR 8 900	If you exit after 5 years EUR 6 440 -8.42% EUR 9 480
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. EUR 6 080 -39.20% EUR 8 900 -11.00%	EUR 6 440 -8.42% EUR 9 480 -1.06%
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 or all of your investment. EUR 6 080 -39.20% EUR 8 900	If you exit after 5 years EUR 6 440 -8.42% EUR 9 480
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 or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00%	EUR 6 440 -8.42% EUR 9 480 -1.06%
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. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800
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 or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55%
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 or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450
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	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75%
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. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75%
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 Average return each year	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Interpretation	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUF
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 What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment If you exit after 1 year or all of your investment.	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUR
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 what you might get back after costs	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment. EUR 6 080	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUF If you exit after 5 years EUR 6 640
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 what you might get back after costs Average return each year	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Interpretation of your investment. EUR 6 080 -39.20%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUI If you exit after 5 years EUR 6 640 -7.86%
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 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. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment. EUR 6 080 -39.20% EUR 8 900	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUR If you exit after 5 years EUR 6 640 -7.86% EUR 9 480
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 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 or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Interpretation of the control of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUF If you exit after 5 years EUR 6 640 -7.86% EUR 9 480 -1.06%
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 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. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 190	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% EUR 11 450 2.75% EUR 6 640 -7.86% EUR 9 480 -1.06% EUR 9 480 -1.06% EUR 10 800
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 What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year or all of your investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 190 1.90%	EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% Vestment: 10000 EUF If you exit after 5 years EUR 6 640 -7.86% EUR 9 480 -1.06% EUR 10 800 1.55%
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 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. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 180 1.80% EUR 11 710 17.10% Example Investment. EUR 6 080 -39.20% EUR 8 900 -11.00% EUR 10 190	years EUR 6 440 -8.42% EUR 9 480 -1.06% EUR 10 800 1.55% EUR 11 450 2.75% vestment: 10000 EUR If you exit after 5 years EUR 6 640 -7.86% EUR 9 480 -1.06% EUR 10 800

Date 31/01/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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.	
Shuasa	What you might get back after costs	EUR 6 080	EUR 7 780
Stress	Average return each year	-39.20%	-4.90%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 480
Oniavourable	Average return each year	-11.00%	-1.06%
Moderate	What you might get back after costs	EUR 10 190	EUR 10 800
iviouerate	Average return each year	1.90%	1.55%
Farrannahla	What you might get back after costs	EUR 11 710	EUR 11 450
Favourable	Average return each year	17.10%	2.75%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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.	
Strong	What you might get back after costs	EUR 6 150	EUR 8 050
Stress	Average return each year	-38.50%	-4.25%
Hafaranakla	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
Madayata	What you might get back after costs	EUR 10 190	EUR 10 800
Moderate	Average return each year	1.90%	1.55%
e	What you might get back after costs	EUR 11 710	EUR 11 490
Favourable	Average return each year	17.10%	2.82%
Date 31/03/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EUR
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	EUR 7 980	EUR 8 120
Stress	Average return each year	-20.20%	-4.08%
	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable			
	Average return each year	-11.00%	-1.06%
	Average return each year What you might get back after costs	-11.00% EUR 10 200	-1.06% EUR 10 800
Moderate			
	What you might get back after costs	EUR 10 200	EUR 10 800
Moderate	What you might get back after costs Average return each year	EUR 10 200 2.00%	EUR 10 800 1.55%
	What you might get back after costs Average return each year What you might get back after costs	EUR 10 200 2.00% EUR 11 710	EUR 10 800 1.55% EUR 12 890
Favourable	What you might get back after costs Average return each year What you might get back after costs	EUR 10 200 2.00% EUR 11 710 17.10%	EUR 10 800 1.55% EUR 12 890 5.21%
Favourable Date 30/04/2025	What you might get back after costs Average return each year What you might get back after costs	EUR 10 200 2.00% EUR 11 710 17.10%	EUR 10 800 1.55% EUR 12 890 5.21%
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	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUR If you exit after 5
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	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUR If you exit after 5
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 There is no minimum guaranteed return. You could lose so	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year ome or all of your investment.	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUF If you exit after 5 years
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 There is no minimum guaranteed return. You could lose so What you might get back after costs	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year ome or all of your investment. EUR 8 060	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUR If you exit after 5 years EUR 8 140
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 There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year ome or all of your investment. EUR 8 060 -19.40%	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUR If you exit after 5 years EUR 8 140 -4.03%
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 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	EUR 10 200 2.00% EUR 11 710 17.10% Example In If you exit after 1 year ome or all of your investment. EUR 8 060 -19.40% EUR 8 900	EUR 10 800 1.55% EUR 12 890 5.21% vestment: 10000 EUR If you exit after 5 years EUR 8 140 -4.03% EUR 9 480

Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Favourable	What you might get back after costs	EUR 11 710	EUR 12 890
ravourable	Average return each year	17.10%	5.21%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Stress	What you might get back after costs	EUR 8 110	EUR 8 130
311635	Average return each year	-18.90%	-4.06%
Unfavourable	What you might get back after costs	EUR 8 900	EUR 9 480
Omavourable	Average return each year	-11.00%	-1.06%
Moderate	What you might get back after costs	EUR 10 220	EUR 10 830
wioderate	Average return each year	2.20%	1.61%
Favourable	What you might get back after costs	EUR 11 710	EUR 12 890
ravoui abie	Average return each year	17.10%	5.21%
D-+- 20/05/2025			
Date 30/06/2025 Recommended Holding Period: 5 years		Evample In	vestment: 10000 EU
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Stress	What you might get back after costs	EUR 8 110	EUR 8 110
311e35	Average return each year	-18.90%	-4.10%
Unfavorunhla	What you might get back after costs	EUR 8 900	EUR 9 480
Unfavourable	Average return each year	-11.00%	-1.06%
Madazata	What you might get back after costs	EUR 10 240	EUR 10 840
Moderate	A	2.40%	1.63%
	Average return each year	2.40%	1.05%

17.10%

5.21%

Average return each year