## 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 Bond Fund a sub-fund of Aviva Investors - Share class Ia USD The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU2086873879

Date 31/01/2023

Data 20/02/2022

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 Inv                 | estment: 10000 USD        |
| Scenarios                           |   | If you exit after 1<br>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                           | USD 4 380                   | USD 3 790                 |
| Stress                              | Average return each year                                      | -56.20%                     | -17.64%                   |
| H.f. world                          | What you might get back after costs                           | USD 7 320                   | USD 7 740                 |
| Unfavourable                        | Average return each year                                      | -26.80%                     | -4.99%                    |
| Banda da                            | What you might get back after costs                           | USD 9 860                   | USD 11 700                |
| Moderate                            | Average return each year                                      | -1.40%                      | 3.19%                     |
| From white                          | What you might get back after costs                           | USD 11 310                  | USD 13 440                |
| Favourable                          | Average return each year                                      | 13.10%                      | 6.09%                     |

| Recommended Holding Period: 5 years |   | Example Investment: 10000 US |                           |
|-------------------------------------|---|------------------------------|---------------------------|
| Scenarios                           |   | If you exit after 1<br>year  | If you exit after 5 years |
| Minimum                             | There is no minimum guaranteed return. You could lose some or all of your investment. |                              |                           |
| Chunan                              | What you might get back after costs   | USD 4 440                    | USD 4 690                 |
| Stress                              | Average return each year  | -55.60%                      | -14.05%                   |
| Hafarramahla                        | What you might get back after costs   | USD 7 320                    | USD 8 020                 |
| Unfavourable                        | Average return each year  | -26.80%                      | -4.32%                    |
| Banda and                           | What you might get back after costs   | USD 9 860                    | USD 11 700                |
| Moderate                            | Average return each year  | -1.40%                       | 3.19%                     |
| Favourable                          | What you might get back after costs   | USD 11 310                   | USD 13 440                |
| ravourable                          | Average return each year  | 13.10%                       | 6.09%                     |

| Date 28/02/2023                     |  |                               |                              |
|-------------------------------------|--|-------------------------------|------------------------------|
| Recommended Holding Period: 5 years |  | Example Inv                   | estment: 10000 US            |
| Scenarios                           |  | If you exit after 1<br>year   | If you exit after 5<br>years |
| Minimum                             | There is no minimum guaranteed return. You could lose so | me or all of your investment. |                              |
| Shuara                              | What you might get back after costs                      | USD 4 450                     | USD 4 690                    |
| Stress                              | Average return each year                                 | -55.50%                       | -14.05%                      |
| Hofa consolida                      | What you might get back after costs                      | USD 7 320                     | USD 7 810                    |
| Unfavourable                        | Average return each year                                 | -26.80%                       | -4.82%                       |
| Bandouete                           | What you might get back after costs                      | USD 9 860                     | USD 11 700                   |
| Moderate                            | Average return each year                                 | -1.40%                        | 3.19%                        |
| Favourable                          | What you might get back after costs                      | USD 11 310                    | USD 13 440                   |

| Date 28/02/2023                     |   |                                     |                            |
|-------------------------------------|---|-------------------------------------|----------------------------|
| Recommended Holding Period: 5 years |   | Example In                          | vestment: 10000 U          |
| Scenarios                           |   | If you exit after 1<br>year         | If you exit after<br>years |
|                                     | Average return each year                                      | 13.10%                              | 6.09%                      |
|                                     |   |                                     |                            |
| Date 31/03/2023                     |   |                                     |                            |
| Recommended Holding Period: 5 years |   | Example In                          | vestment: 10000 U          |
| Scenarios                           |   | If you exit after 1                 | If you exit after          |
| Minimum                             | There is no minimum guaranteed return. You could lose so      | year                                | years                      |
|                                     | What you might get back after costs                           | USD 4 450                           | USD 4 690                  |
| Stress                              | Average return each year                                      | -55.50%                             | -14.05%                    |
|                                     | What you might get back after costs                           | USD 7 320                           | USD 7 940                  |
| Unfavourable                        | Average return each year                                      | -26.80%                             | -4.51%                     |
|                                     | What you might get back after costs                           | USD 9 860                           | USD 11 700                 |
| Moderate                            | , , ,   |                                     |                            |
|                                     | Average return each year  What you might get back after costs | -1.40%<br>USD 11 310                | 3.19%<br>USD 13 440        |
| Favourable                          | What you might get back after costs                           | USD 11 310<br>13.10%                | 0SD 13 440<br>6.09%        |
|                                     | Average return each year                                      | 13.10%                              | 6.09%                      |
| Date 30/04/2023                     |   |                                     |                            |
| Recommended Holding Period: 5 years |   | Example In                          | vestment: 10000 L          |
| Scenarios                           |   | If you exit after 1<br>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 4 450                           | USD 4 690                  |
| 511633                              | Average return each year                                      | -55.50%                             | -14.05%                    |
| Jnfavourable                        | What you might get back after costs                           | USD 7 320                           | USD 7 970                  |
| Siliavoulable                       | Average return each year                                      | -26.80%                             | -4.44%                     |
| Moderate                            | What you might get back after costs                           | USD 9 860                           | USD 11 700                 |
| wioderate                           | Average return each year                                      | -1.40%                              | 3.19%                      |
| Favourable                          | What you might get back after costs                           | USD 11 310                          | USD 13 440                 |
| avourable                           | Average return each year                                      | 13.10%                              | 6.09%                      |
| Date 31/05/2023                     |   |                                     |                            |
| Recommended Holding Period: 5 years |   | Example In                          | vestment: 10000 L          |
| Scenarios                           |   | If you exit after 1                 | If you exit after          |
| Minimum                             | There is no minimum guaranteed return. You could lose so      | year ome or all of your investment. | years                      |
|                                     | What you might get back after costs                           | USD 4 450                           | USD 4 690                  |
| Stress                              | Average return each year                                      | -55.50%                             | -14.05%                    |
|                                     | What you might get back after costs                           | USD 7 320                           | USD 7 940                  |
| Unfavourable                        | Average return each year                                      | -26.80%                             | -4.51%                     |
|                                     | What you might get back after costs                           | USD 9 860                           | USD 11 700                 |
| Vloderate                           | Average return each year                                      | -1.40%                              | 3.19%                      |
|                                     | What you might get back after costs                           | USD 11 310                          | USD 13 440                 |
| Favourable                          | Average return each year                                      | 13.10%                              | 6.09%                      |
|                                     |   |                                     |                            |
| Date 30/06/2023                     |   | Francola In-                        | voetment: 10000 !          |
| Recommended Holding Period: 5 years |   | ·                                   | vestment: 10000 L          |
| Scenarios                           |   | If you exit after 1<br>year         | If you exit after years    |
|                                     |   |                                     |                            |
| Minimum                             | There is no minimum guaranteed return. You could lose so      | ome or all of your investment.      |                            |

| Date 30/06/2023   |  |   |   |
|---|--|---|---|
| Recommended Holding Period: 5 years   |  | Example Inv   | estment: 10000 US   |
| Scenarios   |  | If you exit after 1<br>year   | If you exit after<br>years  |
|   | Average return each year   | -55.60%   | -14.05%   |
| Information   | What you might get back after costs  | USD 7 320   | USD 8 080   |
| Jnfavourable  | Average return each year   | -26.80%   | -4.17%  |
|   | What you might get back after costs  | USD 9 870   | USD 11 700  |
| Vloderate   | Average return each year   | -1.30%  | 3.19%   |
|   | What you might get back after costs  | USD 11 310  | USD 13 440  |
| Favourable  | Average return each year   | 13.10%  | 6.09%   |
| 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   |
| Viinimum  | There is no minimum guaranteed return. You could lose so   | ome or all of your investment.  |   |
|   | What you might get back after costs  | USD 4 440   | USD 4 690   |
| Stress  | Average return each year   | -55.60%   | -14.05%   |
|   | What you might get back after costs  | USD 7 320   | USD 8 220   |
| <b>Jnfavourable</b>   | Average return each year   | -26.80%   | -3.84%  |
|   | What you might get back after costs  | USD 9 870   | USD 11 700  |
| Vloderate   | Average return each year   | -1.30%  | 3.19%   |
|   | What you might get back after costs  | USD 11 310  | USD 13 440  |
| Favourable  | Average return each year   | 13.10%  | 6.09%   |
| Recommended Holding Period: 5 years   |  | •   | vestment: 10000 U   |
| Scenarios   |  | If you exit after 1<br>year   | If you exit after 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 4 440   | USD 4 690   |
| Stress  | Average return each year   | -55.60%   | -14.05%   |
|   | What you might get back after costs  | USD 7 320   | USD 8 060   |
| Unfavourable  | Average return each year   | -26.80%   | -4.22%  |
|   | What you might get back after costs  | USD 9 870   | USD 11 690  |
| Moderate  | Average return each year   |   |   |
| vioderate   | Average return each year   | -1.30%  | 3.17%   |
|   | <u> </u>   | -1.30%<br>USD 11 310  |   |
| Favourable  | What you might get back after costs  Average return each year  |   | 3.17%<br>USD 13 440<br>6.09%  |
| Favourable  Date 30/09/2023   | What you might get back after costs  | USD 11 310  | USD 13 440  |
| Date 30/09/2023   | What you might get back after costs  | USD 11 310<br>13.10%  | USD 13 440<br>6.09%   |
| Date 30/09/2023<br>Recommended Holding Period: 5 years                                    | What you might get back after costs  | USD 11 310 13.10%  Example Inv  | USD 13 440  |
| Date 30/09/2023<br>Recommended Holding Period: 5 years<br>Scenarios                       | What you might get back after costs  | USD 11 310<br>13.10%<br>Example Inv<br>If you exit after 1<br>year  | USD 13 440<br>6.09%<br>vestment: 10000 U  |
| Date 30/09/2023<br>Recommended Holding Period: 5 years<br>Scenarios<br>Minimum            | What you might get back after costs  Average return each year  | USD 11 310<br>13.10%<br>Example Inv<br>If you exit after 1<br>year  | USD 13 440<br>6.09%<br>vestment: 10000 U  |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum                     | What you might get back after costs  Average return each year  There is no minimum guaranteed return. You could lose so  | USD 11 310 13.10%  Example Inv If you exit after 1 year  ome or all of your investment.   | USD 13 440<br>6.09%<br>vestment: 10000 U<br>If you exit after<br>years  |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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  | USD 11 310 13.10%  Example Inv If you exit after 1 year  ome or all of your investment.  USD 4 450                                      | USD 13 440 6.09%  vestment: 10000 U  If you exit after years  USD 4 690   |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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  | USD 11 310 13.10%  Example Inv If you exit after 1 year ome or all of your investment.  USD 4 450 -55.50%                               | USD 13 440 6.09%  vestment: 10000 U  If you exit after years  USD 4 690 -14.05%   |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable | 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   | USD 11 310 13.10%  Example Inv If you exit after 1 year ome or all of your investment.  USD 4 450 -55.50%  USD 7 320                    | USD 13 440<br>6.09%<br>/estment: 10000 U<br>If you exit after<br>years<br>USD 4 690<br>-14.05%<br>USD 7 850                         |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable | 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   | USD 11 310 13.10%  Example Inv If you exit after 1 year  ome or all of your investment.  USD 4 450 -55.50%  USD 7 320 -26.80%           | USD 13 440 6.09%  vestment: 10000 U  If you exit after years  USD 4 690 -14.05%  USD 7 850 -4.73%                                   |
| Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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  Average return each year  What you might get back after costs | USD 11 310 13.10%  Example Inv If you exit after 1 year ome or all of your investment.  USD 4 450 -55.50%  USD 7 320 -26.80%  USD 9 870 | USD 13 440<br>6.09%<br>vestment: 10000 U<br>If you exit after<br>years<br>USD 4 690<br>-14.05%<br>USD 7 850<br>-4.73%<br>USD 11 690 |

| Date 31/10/2023                     |   |                                |                         |
|-------------------------------------|---|--------------------------------|-------------------------|
| Recommended Holding Period: 5 years |   | •                              | vestment: 10000 US      |
| Scenarios                           |   | If you exit after 1<br>year    | If you exit after 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 4 450                      | USD 4 690               |
| Stress                              | Average return each year                                      | -55.50%                        | -14.05%                 |
| Informable                          | What you might get back after costs                           | USD 7 320                      | USD 7 740               |
| Unfavourable                        | Average return each year                                      | -26.80%                        | -4.99%                  |
|                                     | What you might get back after costs                           | USD 9 870                      | USD 11 690              |
| Moderate                            | Average return each year                                      | -1.30%                         | 3.17%                   |
|                                     | What you might get back after costs                           | USD 11 310                     | USD 13 440              |
| Favourable                          | Average return each year                                      | 13.10%                         | 6.09%                   |
| Date 30/11/2023                     |   |                                |                         |
| Recommended Holding Period: 5 years |   | Example In                     | vestment: 10000 U       |
| Scenarios                           |   | If you exit after 1<br>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 4 450                      | USD 4 690               |
| Stress                              | Average return each year                                      | -55.50%                        | -14.05%                 |
|                                     | What you might get back after costs                           | USD 7 320                      | USD 8 170               |
| Jnfavourable                        |   |                                | -3.96%                  |
|                                     | Average return each year                                      | -26.80%                        |                         |
| Moderate                            | What you might get back after costs                           | USD 9 870                      | USD 11 690              |
|                                     | Average return each year                                      | -1.30%                         | 3.17%                   |
| avourable                           | What you might get back after costs                           | USD 11 310                     | USD 13 440              |
|                                     | Average return each year                                      | 13.10%                         | 6.09%                   |
| Date 31/12/2023                     |   |                                |                         |
| Recommended Holding Period: 5 years |   | Example In                     | vestment: 10000 U       |
| Scenarios                           |   | If you exit after 1<br>year    | If you exit after 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 4 450                      | USD 4 690               |
| Stress                              | Average return each year                                      | -55.50%                        | -14.05%                 |
| Information                         | What you might get back after costs                           | USD 7 320                      | USD 8 510               |
| Jnfavourable                        | Average return each year                                      | -26.80%                        | -3.18%                  |
| Madagas                             | What you might get back after costs                           | USD 9 870                      | USD 11 690              |
| Moderate                            | Average return each year                                      | -1.30%                         | 3.17%                   |
|                                     | What you might get back after costs                           | USD 11 310                     | USD 13 440              |
| Favourable                          | Average return each year                                      | 13.10%                         | 6.09%                   |
| Date 31/01/2024                     |   |                                |                         |
| Recommended Holding Period: 5 years |   | Example In                     | vestment: 10000 U       |
| Scenarios                           |   | If you exit after 1<br>year    | If you exit after years |
| Minimum                             | There is no minimum guaranteed return. You could lose so      |                                |                         |
|                                     | What you might get back after costs                           | USD 4 450                      | USD 4 690               |
| Stress                              |   | -55.50%                        | -14.05%                 |
| Stress                              | Average return each vear                                      | 00.0070                        |                         |
| Stress                              | Average return each year  What you might get back after costs | IISD 7 320                     | IISD 8 440              |
|                                     | What you might get back after costs                           | USD 7 320<br>-26.80%           | USD 8 440               |
|                                     | What you might get back after costs  Average return each year | -26.80%                        | -3.34%                  |
| Unfavourable  Moderate              | What you might get back after costs                           |                                |                         |

What you might get back after costs

USD 11 310

USD 13 440

Favourable

| Date 31/01/2024                                     |   |                                 |                              |
|---|---|---------------------------------|------------------------------|
| Recommended Holding Period: 5 years                 |   | Example In                      | vestment: 10000 US           |
| Scenarios   |   | If you exit after 1<br>year     | If you exit after 5<br>years |
|   | Average return each year                                | 13.10%                          | 6.09%                        |
|   |   |                                 |                              |
| Date 29/02/2024 Recommended Holding Period: 5 years |   | Example In                      | vestment: 10000 US           |
| Scenarios   |   | If you exit after 1<br>year     | If you exit after 5<br>years |
| Minimum   | There is no minimum guaranteed return. You could lose s |                                 | ,                            |
|   | What you might get back after costs                     | USD 4 450                       | USD 4 710                    |
| Stress  | Average return each year                                | -55.50%                         | -13.98%                      |
|   | What you might get back after costs                     | USD 7 320                       | USD 8 470                    |
| Unfavourable  | Average return each year                                | -26.80%                         | -3.27%                       |
|   | What you might get back after costs                     | USD 9 870                       | USD 11 610                   |
| Moderate  | Average return each year                                | -1.30%                          | 3.03%                        |
|   | What you might get back after costs                     | USD 11 310                      | USD 13 440                   |
| Favourable  | Average return each year                                | 13.10%                          | 6.09%                        |
|   |   |                                 |                              |
| Date 31/03/2024                                     |   |                                 |                              |
| Recommended Holding Period: 5 years                 |   | •                               | vestment: 10000 US           |
| Scenarios   |   | If you exit after 1 year        | If you exit after !<br>years |
| Minimum   | There is no minimum guaranteed return. You could lose s |                                 | •                            |
|   | What you might get back after costs                     | USD 4 450                       | USD 4 710                    |
| Stress  | Average return each year                                | -55.50%                         | -13.98%                      |
|   | What you might get back after costs                     | USD 7 320                       | USD 8 540                    |
| Unfavourable  | Average return each year                                | -26.80%                         | -3.11%                       |
|   | What you might get back after costs                     | USD 9 880                       | USD 11 490                   |
| Moderate  | Average return each year                                | -1.20%                          | 2.82%                        |
|   | What you might get back after costs                     | USD 11 310                      | USD 13 470                   |
| Favourable  | Average return each year                                | 13.10%                          | 6.14%                        |
|   |   |                                 |                              |
| Date 30/04/2024 Recommended Holding Period: 5 years |   | Evample In                      | vestment: 10000 US           |
| Scenarios   |   | If you exit after 1             | If you exit after !          |
| Scenarios   |   | year                            | 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 4 450                       | USD 4 710                    |
| Stress  | Average return each year                                | -55.50%                         | -13.98%                      |
| Unfavourable  | What you might get back after costs                     | USD 7 320                       | USD 8 470                    |
| Omavourable   | Average return each year                                | -26.80%                         | -3.27%                       |
| Moderate  | What you might get back after costs                     | USD 9 880                       | USD 11 430                   |
| Wiodelate   | Average return each year                                | -1.20%                          | 2.71%                        |
| Favourable  | What you might get back after costs                     | USD 11 310                      | USD 13 470                   |
| avourable   | Average return each year                                | 13.10%                          | 6.14%                        |
| Data 24 /05 /2024                                   |   |                                 |                              |
| Date 31/05/2024                                     |   | encort t                        |                              |
| Recommended Holding Period: 5 years                 |   |                                 | vestment: 10000 US           |
| Scenarios   |   | If you exit after 1<br>year     | If you exit after !<br>years |
| Minimum   | There is no minimum guaranteed return. You could lose s |                                 |                              |
|   | What you might get back after costs                     | USD 4 460                       | USD 4 710                    |
| Stress  |   |                                 |                              |

| Date 31/05/2024  Recommended Holding Period: 5 years                                      |   | Evample In   | vestment: 10000 USD  |
|---|---|--|--|
| Scenarios   |   | If you exit after 1  | If you exit after 5  |
|   |   | year   | years  |
| Unfavourable  | What you might get back after costs   | USD 7 320  | USD 8 540  |
|   | Average return each year  | -26.80%  | -3.11%   |
| Moderate  | What you might get back after costs   | USD 9 890  | USD 11 320   |
|   | Average return each year  | -1.10%   | 2.51%  |
| Favourable  | What you might get back after costs  Average return each year   | USD 11 310<br>13.10%   | USD 13 470<br>6.14%  |
|   | Average return each year  | 13.10%   | 0.1470   |
| Date 30/06/2024   |   |  |  |
| Recommended Holding Period: 5 years   |   | ·  | vestment: 10000 USD  |
| Scenarios   |   | If you exit after 1<br>year  | If you exit after 5<br>years   |
| Minimum   | There is no minimum guaranteed return. You could lose so  | me or all of your investment.  |  |
| Stroce  | What you might get back after costs   | USD 4 460  | USD 4 710  |
| Stress  | Average return each year  | -55.40%  | -13.98%  |
|   | What you might get back after costs   | USD 7 320  | USD 8 540  |
| Unfavourable  | Average return each year  | -26.80%  | -3.11%   |
|   | What you might get back after costs   | USD 9 930  | USD 10 830   |
| Moderate  | Average return each year  | -0.70%   | 1.61%  |
|   | What you might get back after costs   | USD 11 310   | USD 13 470   |
| Favourable  | Average return each year  | 13.10%   | 6.14%  |
| Recommended Holding Period: 5 years<br>Scenarios  |   | If you exit after 1  | vestment: 10000 USI  |
| Minimum   | There is no minimum guaranteed return. You could lose so  | year   | years  |
|   | What you might get back after costs   | USD 4 460  | USD 4 710  |
| Stress  | Average return each year  | -55.40%  | -13.98%  |
|   | What you might get back after costs   | USD 7 320  | USD 8 540  |
| Unfavourable  | Average return each year  | -26.80%  | -3.11%   |
|   | What you might get back after costs   | USD 9 940  | USD 10 670   |
| Moderate  | , 5 5   | 030 3 340  | 030 10 070   |
|   | Avorago roturn oach voar  | 0.60%  | 1 21%  |
|   | Average return each year  | -0.60%   | 1.31%  |
| Favourable  | What you might get back after costs   | USD 11 310   | USD 13 470   |
| Favourable  |   |  |  |
| Date 31/08/2024   | What you might get back after costs   | USD 11 310<br>13.10%   | USD 13 470<br>6.14%  |
| Date 31/08/2024<br>Recommended Holding Period: 5 years                                    | What you might get back after costs   | USD 11 310<br>13.10%<br>Example In   | USD 13 470<br>6.14%<br>vestment: 10000 USE   |
| Date 31/08/2024<br>Recommended Holding Period: 5 years                                    | What you might get back after costs   | USD 11 310<br>13.10%   | USD 13 470<br>6.14%<br>vestment: 10000 USI   |
| Date 31/08/2024<br>Recommended Holding Period: 5 years<br>Scenarios                       | What you might get back after costs   | USD 11 310 13.10%  Example In  If you exit after 1 year  | USD 13 470<br>6.14%<br>vestment: 10000 USI<br>If you exit after 5                                    |
| Date 31/08/2024<br>Recommended Holding Period: 5 years<br>Scenarios<br>Minimum            | What you might get back after costs  Average return each year   | USD 11 310 13.10%  Example In  If you exit after 1 year  | USD 13 470<br>6.14%<br>vestment: 10000 USI<br>If you exit after 5                                    |
| Date 31/08/2024<br>Recommended Holding Period: 5 years<br>Scenarios<br>Minimum            | What you might get back after costs  Average return each year  There is no minimum guaranteed return. You could lose so   | USD 11 310 13.10%  Example Interest after 1 year  ume or all of your investment.   | USD 13 470 6.14%  vestment: 10000 USI If you exit after 5 years                                      |
| Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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  | USD 11 310 13.10%  Example In  If you exit after 1  year  whee or all of your investment.  USD 4 450   | USD 13 470 6.14%  vestment: 10000 USI If you exit after 5 years  USD 4 710                           |
| Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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  | USD 11 310 13.10%  Example In  If you exit after 1  year  me or all of your investment.  USD 4 450 -55.50%   | USD 13 470 6.14%  vestment: 10000 USI If you exit after 5 years  USD 4 710 -13.98%                   |
| Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable | 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                           | Example Interest of the second | USD 13 470 6.14%  vestment: 10000 USE If you exit after 5 years  USD 4 710 -13.98%  USD 8 540        |
| Date 31/08/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress              | 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 | USD 11 310 13.10%  Example Interpretation of your investment.  USD 4 450 -55.50%  USD 7 320 -26.80%  | USD 13 470 6.14%  vestment: 10000 USE If you exit after 5 years  USD 4 710 -13.98%  USD 8 540 -3.11% |

Average return each year

13.10%

6.14%

Favourable

| Date 30/09/2024  |   | Francis In  | voetmont: 10000 LICE  |
|--|---|---|---|
| Recommended Holding Period: 5 years  |   | -   | vestment: 10000 USD   |
| Scenarios  |   | If you exit after 1<br>year   | If you exit after 5<br>years  |
| Minimum  | There is no minimum guaranteed return. You could lose so  | me or all of your investment.   |   |
| Shuasa   | What you might get back after costs   | USD 4 450   | USD 4 710   |
| Stress   | Average return each year  | -55.50%   | -13.98%   |
| Unfavourable   | What you might get back after costs   | USD 7 320   | USD 8 540   |
| Untavourable   | Average return each year  | -26.80%   | -3.11%  |
| Balance  | What you might get back after costs   | USD 9 950   | USD 10 500  |
| Moderate   | Average return each year  | -0.50%  | 0.98%   |
| E  | What you might get back after costs   | USD 11 310  | USD 13 470  |
| Favourable   | Average return each year  | 13.10%  | 6.14%   |
| Date 31/10/2024  |   |   |   |
| Recommended Holding Period: 5 years  |   | Example In  | vestment: 10000 USD   |
| Scenarios  |   | If you exit after 1<br>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 4 450   | USD 4 710   |
| Stress   | Average return each year  | -55.50%   | -13.98%   |
|  | What you might get back after costs   | USD 7 320   | USD 8 540   |
| Unfavourable   | Average return each year  | -26.80%   | -3.11%  |
|  | What you might get back after costs   | USD 9 960   | USD 10 470  |
| Moderate   | Average return each year  | -0.40%  | 0.92%   |
|  | What you might get back after costs   | USD 11 310  | USD 13 470  |
| Favourable   | Average return each year  | 13.10%  | 6.14%   |
|  |   |   |   |
| Date 30/11/2024 Recommended Holding Period: 5 years  |   | Evample 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  |   | years   |
|  | What you might get back after costs   | USD 4 460   | USD 4 710   |
| Stress   | Average return each year  | -55.40%   | -13.98%   |
|  | What you might get back after costs   | USD 7 320   | USD 8 540   |
| Unfavourable   | Average return each year  | -26.80%   | -3.11%  |
|  | What you might get back after costs   | USD 9 960   | USD 10 220  |
|  | 8 18 11 11 11 11 11 11 11 11 11 11 11 11  |   |   |
| Moderate   | Average return each vear  | -0.40%  | 0.44%   |
| Moderate   | Average return each year  What you might get back after costs   | -0.40%<br>USD 11 310  |   |
| Favourable   | Average return each year  What you might get back after costs  Average return each year   | -0.40%<br>USD 11 310<br>13.10%  | 0.44%<br>USD 13 470<br>6.14%  |
| Favourable   | What you might get back after costs   | USD 11 310  | USD 13 470  |
| Favourable  Date 31/12/2024  | What you might get back after costs   | USD 11 310<br>13.10%  | USD 13 470<br>6.14%   |
|  | What you might get back after costs   | USD 11 310<br>13.10%<br>Example In<br>If you exit after 1   | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5  |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios                                | What you might get back after costs  Average return each year   | USD 11 310<br>13.10%<br>Example In<br>If you exit after 1<br>year   | USD 13 470<br>6.14%<br>vestment: 10000 USD  |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios                                | What you might get back after costs  Average return each year  There is no minimum guaranteed return. You could lose so   | USD 11 310 13.10%  Example In If you exit after 1 year me or all of your investment.  | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5 years  |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios  Minimum                       | 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  | USD 11 310 13.10%  Example In  If you exit after 1  year  me or all of your investment.  USD 4 460                                    | USD 13 470 6.14%  vestment: 10000 USD If you exit after 5 years  USD 5 830  |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios  Minimum                       | 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  | USD 11 310 13.10%  Example In  If you exit after 1  year  me or all of your investment.  USD 4 460 -55.40%                            | USD 13 470 6.14%  vestment: 10000 USD If you exit after 5 years  USD 5 830 -10.23%                                |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios  Minimum  Stress               | 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   | USD 11 310 13.10%  Example Interpretation of your investment.  USD 4 460 -55.40%  USD 7 320   | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5 years  USD 5 830 -10.23%  USD 8 540                    |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years  Scenarios  Minimum  Stress               | 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   | USD 11 310 13.10%  Example Interpretation of your investment.  USD 4 460 -55.40%  USD 7 320 -26.80%                                   | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5  |
| Favourable  Date 31/12/2024  Recommended Holding Period: 5 years   | 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  Average return each year  What you might get back after costs | USD 11 310 13.10%  Example In If you exit after 1 year me or all of your investment.  USD 4 460 -55.40%  USD 7 320 -26.80%  USD 9 960 | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5 years  USD 5 830 -10.23%  USD 8 540 -3.11%  USD 10 220 |
| 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  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   | USD 11 310 13.10%  Example Interpretation of your investment.  USD 4 460 -55.40%  USD 7 320 -26.80%                                   | USD 13 470 6.14%  vestment: 10000 USD  If you exit after 5  |

| Date 31/01/2025   |  |   |  |
|---|--|---|--|
| Recommended Holding Period: 5 years   |  | Example In  | vestment: 10000 USD  |
| Scenarios   |  | If you exit after 1<br>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 4 460   | USD 5 930  |
| 311633  | Average return each year   | -55.40%   | -9.92%   |
| Unfavourable  | What you might get back after costs  | USD 7 320   | USD 8 540  |
| Omavourable   | Average return each year   | -26.80%   | -3.11%   |
| Moderate  | What you might get back after costs  | USD 9 970   | USD 10 160   |
| wioderate   | Average return each year   | -0.30%  | 0.32%  |
| Faccassable   | What you might get back after costs  | USD 11 310  | USD 13 470   |
| Favourable  | Average return each year   | 13.10%  | 6.14%  |
| Date 28/02/2025   |  |   |  |
| Recommended Holding Period: 5 years   |  | Example In  | vestment: 10000 USI  |
| Scenarios   |  | If you exit after 1<br>year   | If you exit after 5<br>years   |
| Minimum   | There is no minimum guaranteed return. You could lose so   | me or all of your investment.   |  |
| St  | What you might get back after costs  | USD 5 170   | USD 6 050  |
| Stress  | Average return each year   | -48.30%   | -9.56%   |
|   | What you might get back after costs  | USD 7 320   | USD 8 540  |
| Unfavourable  | Average return each year   | -26.80%   | -3.11%   |
|   | What you might get back after costs  | USD 10 000  | USD 10 020   |
| Moderate  | Average return each year   | 0.00%   | 0.04%  |
|   | What you might get back after costs  | USD 11 310  | USD 13 470   |
| Favourable  | Average return each year   | 13.10%  | 6.14%  |
|   |  |   |  |
| Date 31/03/2025   |  |   |  |
| Recommended Holding Period: 5 years   |  | •   | vestment: 10000 USI  |
| Scenarios   |  | if you exit after 1 year  | If you exit after 5<br>years   |
| Minimum   | There is no minimum guaranteed return. You could lose so   | me or all of your investment.   | -  |
|   | What you might get back after costs  | USD 6 800   | USD 6 230  |
| Stress  | Average return each year   | -32.00%   | -9.03%   |
|   |  | USD 7 320   |  |
|   | what you might get back after costs  |   | USD 8 540  |
| Unfavourable  | What you might get back after costs  Average return each year  |   | USD 8 540<br>-3.11%  |
| Unfavourable  | Average return each year   | -26.80%   | -3.11%   |
|   | Average return each year  What you might get back after costs  | -26.80%<br>USD 10 010   | -3.11%<br>USD 10 020   |
|   | Average return each year  What you might get back after costs  Average return each year  | -26.80%<br>USD 10 010<br>0.10%  | -3.11%<br>USD 10 020<br>0.04%  |
| Moderate  | Average return each year  What you might get back after costs  | -26.80%<br>USD 10 010   | -3.11%<br>USD 10 020   |
| Moderate  | Average return each year  What you might get back after costs  Average return each year  What you might get back after costs   | -26.80%<br>USD 10 010<br>0.10%<br>USD 11 310  | -3.11% USD 10 020 0.04% USD 13 470   |
| Moderate Favourable Date 30/04/2025   | Average return each year  What you might get back after costs  Average return each year  What you might get back after costs   | -26.80%  USD 10 010  0.10%  USD 11 310  13.10%  | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%   |
| Moderate  Favourable  Date 30/04/2025  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   | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In If you exit after 1  | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USD  |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios   | 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   | -26.80%  USD 10 010  0.10%  USD 11 310  13.10%  Example In  If you exit after 1  year   | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios   | 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   | -26.80%  USD 10 010  0.10%  USD 11 310  13.10%   Example In  If you exit after 1  year  me or all of your investment.   | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  If you exit after 5 years   |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios  Minimum  | 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  | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In  If you exit after 1  year  me or all of your investment.  USD 6 790                                     | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI If you exit after 5 years  USD 6 230                                       |
| Moderate Favourable  Date 30/04/2025 Recommended Holding Period: 5 years Scenarios  Minimum   | 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  | -26.80%  USD 10 010  0.10%  USD 11 310  13.10%   Example In  If you exit after 1  year  me or all of your investment.  USD 6 790  -32.10%                         | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI If you exit after 5 years  USD 6 230 -9.03%                                |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios  Minimum  Stress                                      | 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   | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In If you exit after 1 year  me or all of your investment.  USD 6 790 -32.10%  USD 7 320                    | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  If you exit after 5 years  USD 6 230 -9.03%  USD 8 540                    |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios  Minimum  Stress                                      | 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   | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In  If you exit after 1 year  me or all of your investment.  USD 6 790 -32.10%  USD 7 320 -26.80%           | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  If you exit after 5 years  USD 6 230 -9.03%  USD 8 540 -3.11%             |
| Moderate  Favourable  Date 30/04/2025  Recommended Holding Period: 5 years  Scenarios  Minimum  Stress  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  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 | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In If you exit after 1 year me or all of your investment.  USD 6 790 -32.10%  USD 7 320 -26.80%  USD 10 020 | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  If you exit after 5 years  USD 6 230 -9.03%  USD 8 540 -3.11%  USD 10 020 |
| Unfavourable  Moderate  Favourable  Date 30/04/2025  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  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   | -26.80%  USD 10 010 0.10%  USD 11 310 13.10%  Example In  If you exit after 1 year  me or all of your investment.  USD 6 790 -32.10%  USD 7 320 -26.80%           | -3.11%  USD 10 020 0.04%  USD 13 470 6.14%  vestment: 10000 USI  If you exit after 5 years  USD 6 230 -9.03%  USD 8 540 -3.11%             |

| Data 20/04/2025                                     |   |   |   |
|---|---|---|---|
| Date 30/04/2025 Recommended Holding Period: 5 years |   | Evample In                                | vestment: 10000 USI                             |
| Scenarios   |   | If you exit after 1 year                  | If you exit after 5<br>years                    |
|   | What you might get back after costs                     | USD 11 310                                | USD 13 470                                      |
| Favourable  | Average return each year                                | 13.10%                                    | 6.14%   |
|   |   |   |   |
| Date 31/05/2025                                     |   |   |   |
| Recommended Holding Period: 5 years                 |   | Example In                                | vestment: 10000 US                              |
| Scenarios   |   | If you exit after 1<br>year               | If you exit after 5<br>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 6 790                                 | USD 6 230                                       |
| Stress  | Average return each year                                | -32.10%                                   | -9.03%  |
| H.f. world  | What you might get back after costs                     | USD 7 320                                 | USD 8 540                                       |
| Unfavourable  | Average return each year                                | -26.80%                                   | -3.11%  |
| Bandouste   | What you might get back after costs                     | USD 10 030                                | USD 10 020                                      |
| Moderate  | Average return each year                                | 0.30%                                     | 0.04%   |
| From white  | What you might get back after costs                     | USD 11 310                                | USD 13 470                                      |
| Favourable  | Average return each year                                | 13.10%                                    | 6.14%   |
| D   |   |   |   |
| Date 30/06/2025                                     |   | Fuerente la                               |   |
| Recommended Holding Period: 5 years Scenarios       |   | Example in<br>If you exit after 1<br>year | vestment: 10000 USI  If you exit after 5  years |
| Minimum   | There is no minimum guaranteed return. You could lose s | •   | •   |
| Studen  | What you might get back after costs                     | USD 6 790                                 | USD 6 230                                       |
| Stress  | Average return each year                                | -32.10%                                   | -9.03%  |
| the form with                                       | What you might get back after costs                     | USD 7 320                                 | USD 8 540                                       |
| Unfavourable  | Average return each year                                | -26.80%                                   | -3.11%  |
| Bandana.  | What you might get back after costs                     | USD 10 040                                | USD 10 020                                      |
| Moderate  | Average return each year                                | 0.40%                                     | 0.04%   |
|   | What you might get back after costs                     | USD 11 310                                | USD 13 470                                      |
| Favourable  |   |   |   |

13.10%

6.14%

Average return each year