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

ISIN: LU2431969141

Date 31/01/2023

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

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

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

Date 31/12/2022			
Recommended Holding Period: 5 years		Example In	estment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Strong	What you might get back after costs	USD 6 350	USD 6 740
Stress	Average return each year	-36.50%	-7.59%
H. C	What you might get back after costs	USD 7 580	USD 7 980
Unfavourable	Average return each year	-24.20%	-4.41%
Marila sala	What you might get back after costs	USD 9 780	USD 10 710
Moderate	Average return each year	-2.20%	1.38%
Francisco de la constanta de l	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%

Recommended Holding Period: 5 years		Example Investment: 10000 U	
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Shuosa	What you might get back after costs	USD 6 350	USD 6 740
Stress	Average return each year	-36.50%	-7.59%
Unfavourable	What you might get back after costs	USD 7 580	USD 8 180
Oniavourable	Average return each year	-24.20%	-3.94%
	What you might get back after costs	USD 9 780	USD 10 710
Moderate	Average return each year	-2.20%	1.38%
Favourable	What you might get back after costs	USD 11 350	USD 12 090
ravourable	Average return each year	13.50%	3.87%

Date 28/02/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
Stress	What you might get back after costs	USD 6 350	USD 6 740
	Average return each year	-36.50%	-7.59%
Hafarranahla	What you might get back after costs	USD 7 580	USD 8 010
Unfavourable	Average return each year	-24.20%	-4.34%
Banda da cata	What you might get back after costs	USD 9 780	USD 10 710
Moderate	Average return each year	-2.20%	1.38%
Favourable	What you might get back after costs	USD 11 350	USD 12 090
			

Recommended Holding Period: 5 years		Example In	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after ! years
	Average return each year	13.50%	3.87%
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 less some or	year	years
Minimum	There is no minimum guaranteed return. You could lose some or		1150 6 750
Stress	What you might get back after costs	USD 6 340	USD 6 750
	Average return each year	-36.60%	-7.56%
Unfavourable	What you might get back after costs	USD 7 580	USD 7 980
	Average return each year	-24.20%	-4.41%
Moderate	What you might get back after costs	USD 9 790	USD 10 710
	Average return each year	-2.10%	1.38%
Favourable	What you might get back after costs	USD 11 350	USD 12 090
	Average return each year	13.50%	3.87%
Date 30/04/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Vinimum	There is no minimum guaranteed return. You could lose some or	all of your investment.	
	What you might get back after costs	USD 6 340	USD 6 750
Stress	Average return each year	-36.60%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 040
Unfavourable	Average return each year	-24.20%	-4.27%
	What you might get back after costs	USD 9 790	USD 10 710
Moderate	Average return each year	-2.10%	1.38%
	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%
Date 31/05/2023 Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
		year	years
Minimum			
	There is no minimum guaranteed return. You could lose some or	all of your investment.	
Stress	There is no minimum guaranteed return. You could lose some or What you might get back after costs	all of your investment. USD 6 340	USD 6 750
Stress		*	USD 6 750 -7.56%
	What you might get back after costs	USD 6 340	
	What you might get back after costs Average return each year	USD 6 340 -36.60%	-7.56%
Unfavourable	What you might get back after costs Average return each year What you might get back after costs	USD 6 340 -36.60% USD 7 580	-7.56% USD 7 990
Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year	USD 6 340 -36.60% USD 7 580 -24.20%	-7.56% USD 7 990 -4.39%
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	USD 6 340 -36.60% USD 7 580 -24.20% USD 9 790	-7.56% USD 7 990 -4.39% USD 10 710
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	USD 6 340 -36.60% USD 7 580 -24.20% USD 9 790 -2.10%	-7.56% USD 7 990 -4.39% USD 10 710 1.38%
Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 6 340 -36.60% USD 7 580 -24.20% USD 9 790 -2.10% USD 11 350	-7.56% USD 7 990 -4.39% USD 10 710 1.38% USD 12 090
Unfavourable Moderate Favourable Date 30/06/2023	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 6 340 -36.60% USD 7 580 -24.20% USD 9 790 -2.10% USD 11 350 13.50%	-7.56% USD 7 990 -4.39% USD 10 710 1.38% USD 12 090 3.87%
Stress Unfavourable Moderate Favourable Date 30/06/2023 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	USD 6 340 -36.60% USD 7 580 -24.20% USD 9 790 -2.10% USD 11 350 13.50% Example In If you exit after 1	-7.56% USD 7 990 -4.39% USD 10 710 1.38% USD 12 090 3.87% vestment: 10000 U
Unfavourable Moderate Favourable Date 30/06/2023 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	USD 6 340 -36.60% USD 7 580 -24.20% USD 9 790 -2.10% USD 11 350 13.50% Example In If you exit after 1 year	-7.56% USD 7 990 -4.39% USD 10 710 1.38% USD 12 090

Date 30/06/2023			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after ! years
	Average return each year	-36.60%	-7.56%
Unfavorundala	What you might get back after costs	USD 7 580	USD 8 040
Jnfavourable	Average return each year	-24.20%	-4.27%
	What you might get back after costs	USD 9 790	USD 10 710
Voderate	Average return each year	-2.10%	1.38%
	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
Scenarios		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 6 340	USD 6 750
Stress	Average return each year	-36.60%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 130
Unfavourable	Average return each year	-24.20%	-4.06%
	What you might get back after costs	USD 9 790	USD 10 710
Vloderate	Average return each year	-2.10%	1.38%
	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%
Recommended Holding Period: 5 years		•	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 6 340	USD 6 750
Stress	Average return each year	-36.60%	-7.56%
U. Communication	What you might get back after costs	USD 7 580	USD 8 050
Unfavourable	Average return each year	-24.20%	-4.25%
	144		
	What you might get back after costs	USD 9 770	USD 10 680
Moderate	What you might get back after costs Average return each year	-2.30%	USD 10 680 1.32%
	,		
	Average return each year	-2.30%	1.32%
Favourable Date 30/09/2023	Average return each year What you might get back after costs	-2.30% USD 11 350	1.32% USD 12 090
Favourable Date 30/09/2023	Average return each year What you might get back after costs	-2.30% USD 11 350 13.50%	1.32% USD 12 090 3.87%
Favourable Date 30/09/2023 Recommended Holding Period: 5 years	Average return each year What you might get back after costs	-2.30% USD 11 350 13.50%	1.32% USD 12 090 3.87% vestment: 10000 U
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios	Average return each year What you might get back after costs	-2.30% USD 11 350 13.50% Example Interpretation of the control	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	Average return each year What you might get back after costs Average return each year	-2.30% USD 11 350 13.50% Example Interpretation of the control	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum	Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so	-2.30% USD 11 350 13.50% Example Inv If you exit after 1 year ome or all of your investment.	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress	Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs	-2.30% USD 11 350 13.50% Example Interpretation of your investment. USD 6 340	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years USD 6 750
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress	Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	-2.30% USD 11 350 13.50% Example Inv If you exit after 1 year ome or all of your investment. USD 6 340 -36.60%	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years USD 6 750 -7.56%
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs	-2.30% USD 11 350 13.50% Example Interpretation of your investment. USD 6 340 -36.60% USD 7 580	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years USD 6 750 -7.56% USD 8 030
Favourable Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year	-2.30% USD 11 350 13.50% Example Interpretation of your investment. USD 6 340 -36.60% USD 7 580 -24.20%	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years USD 6 750 -7.56% USD 8 030 -4.29%
Favourable	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	-2.30% USD 11 350 13.50% Example Inv If you exit after 1 year ome or all of your investment. USD 6 340 -36.60% USD 7 580 -24.20% USD 9 770	1.32% USD 12 090 3.87% vestment: 10000 U If you exit after years USD 6 750 -7.56% USD 8 030 -4.29% USD 10 660

Date 31/10/2023			
Recommended Holding Period: 5 years		·	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after ! years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
Numan	What you might get back after costs	USD 6 340	USD 6 750
Stress	Average return each year	-36.60%	-7.56%
	What you might get back after costs	USD 7 580	USD 7 870
Unfavourable	Average return each year	-24.20%	-4.68%
	What you might get back after costs	USD 9 770	USD 10 650
Voderate	Average return each year	-2.30%	1.27%
	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%
Date 30/11/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
scenarios		year	years
Minimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
	What you might get back after costs	USD 6 350	USD 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 160
Jnfavourable	Average return each year	-24.20%	-3.99%
	What you might get back after costs	USD 9 770	USD 10 650
Moderate		-2.30%	1.27%
	Average return each year	USD 11 350	USD 12 090
Favourable	What you might get back after costs		
	Average return each year	13.50%	3.87%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose som	ne or all of your investment.	
	What you might get back after costs	USD 6 350	USD 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 300
Unfavourable	Average return each year	-24.20%	-3.66%
	What you might get back after costs	USD 9 770	USD 10 650
Moderate	Average return each year	-2.30%	1.27%
	What you might get back after costs	USD 11 350	USD 12 090
Favourable	Average return each year	13.50%	3.87%
Date 31/01/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Vlinimum	There is no minimum guaranteed return. You could lose son	ne or all of your investment.	
	What you might get back after costs	USD 6 350	USD 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 270
Unfavourable	Average return each year	-24.20%	-3.73%
	What you might get back after costs	USD 9 760	USD 10 610
Moderate	Average return each year	-2.40%	1.19%

What you might get back after costs

USD 11 340

USD 12 040

Favourable

Date 31/01/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	13.40%	3.78%
Date 29/02/2024		Evernale In	vestment 10000 US
Recommended Holding Period: 5 years		•	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	USD 6 350	USD 6 750
Stress	Average return each year	-36.50%	-7.56%
	What you might get back after costs	USD 7 580	USD 8 270
Unfavourable	Average return each year	-24.20%	-3.73%
	What you might get back after costs	USD 9 760	USD 10 560
Moderate	Average return each year	-2.40%	1.10%
	What you might get back after costs	USD 11 340	USD 12 040
Favourable	Average return each year	13.40%	3.78%
Date 31/03/2024			
Recommended Holding Period: 5 years		· · · · · · · · · · · · · · · · · · ·	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so		,
	What you might get back after costs	USD 6 420	USD 6 790
Stress	Average return each year	-35.80%	-7.45%
	What you might get back after costs	USD 7 600	USD 8 670
Unfavourable	Average return each year	-24.00%	-2.81%
Madausta	What you might get back after costs	USD 9 900	USD 11 570
Moderate	Average return each year	-1.00%	2.96%
Favourable	What you might get back after costs	USD 11 470	USD 13 460
	Average return each year	14.70%	6.12%
D. L. 20 (04/2024			
Date 30/04/2024 Recommended Holding Period: 5 years		Evample In	vestment: 10000 USI
Scenarios		If you exit after 1	If you exit after 5
Sections		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 6 420	USD 6 790
	Average return each year	-35.80%	-7.45%
Unfavourable	What you might get back after costs	USD 7 600	USD 8 580
	Average return each year	-24.00%	-3.02%
Moderate	What you might get back after costs	USD 9 920	USD 11 570
	Average return each year	-0.80%	2.96%
Favourable	What you might get back after costs	USD 11 470	USD 13 460
	Average return each year	14.70%	6.12%
Date 31/05/2024			
Recommended Holding Period: 5 years		Fyamnla In	vestment: 10000 US
Scenarios		If you exit after 1	If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 6 420	USD 6 790
	Average return each year	-35.80%	-7.45%

Recommended Holding Period: 5 years		Example In	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
	What you might get back after costs	USD 7 600	USD 8 720
Unfavourable	Average return each year	-24.00%	-2.70%
	What you might get back after costs	USD 9 940	USD 11 380
Voderate	Average return each year	-0.60%	2.62%
	What you might get back after costs	USD 11 470	USD 13 460
Favourable	Average return each year	14.70%	6.12%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
Viinimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Phone -	What you might get back after costs	USD 6 420	USD 6 790
Stress	Average return each year	-35.80%	-7.45%
	What you might get back after costs	USD 7 600	USD 8 810
Jnfavourable	Average return each year	-24.00%	-2.50%
	What you might get back after costs	USD 9 950	USD 11 160
Voderate	Average return each year	-0.50%	2.22%
	What you might get back after costs	USD 11 470	USD 13 460
Favourable	Average return each year	14.70%	6.12%
ecommended Holding Period: 5 years cenarios		If you exit after 1	vestment: 10000 US
Minimum	There is no minimum quaranteed return Vou sould less s	year	years
viinimum	There is no minimum guaranteed return. You could lose s	USD 6 420	USD 6 790
Stress	What you might get back after costs		
	Average return each year	-35.80% USD 7 600	-7.45%
Unfavourable	What you might get back after costs		USD 8 930
	Average return each year	-24.00%	-2.24%
Moderate	What you might get back after costs	USD 9 950	USD 10 750
	Average return each year	-0.50%	1.46%
Favourable	What you might get back after costs	USD 11 470	USD 13 460
	Average return each year	14.70%	6.12%
Date 31/08/2024			
Recommended Holding Period: 5 years			vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s		
Stress	What you might get back after costs	USD 6 420	USD 6 790
	Average return each year	-35.80%	-7.45%
Unfavourable	What you might get back after costs	USD 7 600	USD 9 060
	Average return each year	-24.00%	-1.95%
Moderate	What you might get back after costs	USD 9 960	USD 10 670
	A construction and the construction of the con	-0.40%	1.31%
	Average return each year	-0.40%	1.31/0
Favourable	What you might get back after costs	USD 11 470	USD 13 460

Date 30/09/2024		e a a da ta	40000 1160
Recommended Holding Period: 5 years Scenarios		Example Inv If you exit after 1	vestment: 10000 USD If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose some	•	
Stress	What you might get back after costs	USD 6 420	USD 6 790
	Average return each year	-35.80%	-7.45%
Unfavourable	What you might get back after costs	USD 7 600	USD 9 060
	Average return each year	-24.00%	-1.95%
Moderate	What you might get back after costs	USD 9 970	USD 10 540
	Average return each year	-0.30%	1.06%
Favourable	What you might get back after costs	USD 11 470	USD 13 460
	Average return each year	14.70%	6.12%
Date 31/10/2024			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some		7
	What you might get back after costs	USD 6 420	USD 6 790
Stress	Average return each year	-35.80%	-7.45%
	What you might get back after costs	USD 7 600	USD 9 060
Unfavourable	Average return each year	-24.00%	-1.95%
	What you might get back after costs	USD 9 990	USD 10 500
Moderate	Average return each year	-0.10%	0.98%
	What you might get back after costs	USD 11 470	USD 13 460
Favourable	Average return each year	14.70%	6.12%
D. L. 20/44/2024			
Date 30/11/2024 Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
		Example Inv If you exit after 1 year	vestment: 10000 USD If you exit after 5 years
Recommended Holding Period: 5 years	There is no minimum guaranteed return. You could lose some	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose some What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios		If you exit after 1 year e or all of your investment.	If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420	If you exit after 5 years USD 6 790
Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 6 420 -35.80%	USD 6 790
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600	USD 6 790 -7.45% USD 9 060
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00%	USD 6 790 -7.45% USD 9 060 -1.95%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390
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	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10%	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70%	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Inv	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% vestment: 10000 USD
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Inv. If you exit after 1 year	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Inv. If you exit after 1 year	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% vestment: 10000 USD
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment after 1 year e or all of your investment.	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USE If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment. USD 6 420	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USD If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year 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	If you exit after 1 year e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment. USD 6 420 -35.80% USD 7 600	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USE If you exit after 5 years USD 7 380 -5.90% USD 9 060
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment. If you exit after 1 year e or all of your investment. USD 6 420 -35.80%	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USE If you exit after 5 years USD 7 380 -5.90%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USD If you exit after 5 years USD 7 380 -5.90% USD 9 060 -1.95% USD 10 360
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some 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 e or all of your investment. USD 6 420 -35.80% USD 7 600 -24.00% USD 9 990 -0.10% USD 11 470 14.70% Example Investment. USD 6 420 -35.80% USD 7 600 -24.00%	USD 6 790 -7.45% USD 9 060 -1.95% USD 10 390 0.77% USD 13 460 6.12% Vestment: 10000 USD If you exit after 5 years USD 7 380 -5.90% USD 9 060 -1.95%

Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
Stress	What you might get back after costs	USD 6 420	USD 7 390
501633	Average return each year	-35.80%	-5.87%
Unfavourable	What you might get back after costs	USD 7 600	USD 9 060
Olliavodrable	Average return each year	-24.00%	-1.95%
Moderate	What you might get back after costs	USD 9 990	USD 10 330
iviouerate	Average return each year	-0.10%	0.65%
Favoringhia	What you might get back after costs	USD 11 470	USD 13 460
Favourable	Average return each year	14.70%	6.12%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	me or all of your investment.	
St	What you might get back after costs	USD 6 700	USD 7 490
Stress	Average return each year	-33.00%	-5.62%
	What you might get back after costs	USD 7 600	USD 9 060
Unfavourable	Average return each year	-24.00%	-1.95%
	What you might get back after costs	USD 10 010	USD 10 320
Moderate	Average return each year	0.10%	0.63%
	What you might get back after costs	USD 11 470	USD 13 460
Favourable	Average return each year	14.70%	6.12%
Data 21/02/2025			
Date 31/03/2025		Evample In	vertment: 10000 USF
Recommended Holding Period: 5 years		·	
• •		·	vestment: 10000 USI If you exit after 5 years
Recommended Holding Period: 5 years	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios	What you might get back after costs	If you exit after 1 year me or all of your investment.	If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year	If you exit after 1 year me or all of your investment. USD 7 600	If you exit after 5 years
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	If you exit after 1 year me or all of your investment. USD 7 600 -24.00%	USD 7 530 -5.52% USD 9 060
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600	USD 7 530 -5.52% USD 9 060 -1.95%
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	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00%	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320
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	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20%	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63%
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	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70%	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Inv	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% vestment: 10000 USD
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Inv. If you exit after 1 year	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Inv. If you exit after 1 year	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% vestment: 10000 USD
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Investment if you exit after 1 year me or all of your investment.	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% vestment: 10000 USI If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Investment after 1 year me or all of your investment. USD 7 600	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% Vestment: 10000 USD If you exit after 5 years USD 7 530 -5.52%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Investment If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% Vestment: 10000 USI If you exit after 5 years USD 7 530 -5.52% USD 9 060
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	If you exit after 1 year me or all of your investment. USD 7 600 -24.00% USD 7 600 -24.00% USD 10 020 0.20% USD 11 470 14.70% Example Investment If you exit after 1 year me or all of your investment. USD 7 600 -24.00%	USD 7 530 -5.52% USD 9 060 -1.95% USD 10 320 0.63% USD 13 460 6.12% Vestment: 10000 USE If you exit after 5 years USD 7 530 -5.52%

Date 30/04/2025 Recommended Holding Period: 5 years		Evamula la	vestment: 10000 USD
		•	
Scenarios		If you exit after 1 year	If you exit after 5 years
Favourable	What you might get back after costs	USD 11 470	USD 13 460
ravourable	Average return each year	14.70%	6.12%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Strace	What you might get back after costs	USD 7 600	USD 7 530
Stress	Average return each year	-24.00%	-5.52%
Unfavourable	What you might get back after costs	USD 7 600	USD 9 060
Omavourable	Average return each year	-24.00%	-1.95%
Moderate	What you might get back after costs	USD 10 050	USD 10 320
wioderate	Average return each year	0.50%	0.63%
Favourable	What you might get back after costs	USD 11 470	USD 13 460
ravourable	Average return each year	14.70%	6.12%
Date 30/06/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	USD 7 600	USD 7 530
stress	Average return each year	-24.00%	-5.52%
Unfavourable	What you might get back after costs	USD 7 600	USD 9 060
oniavourable	Average return each year	-24.00%	-1.95%
Voderate	What you might get back after costs	USD 10 060	USD 10 320
wiouei dte	Average return each year	0.60%	0.63%
Faranashia	What you might get back after costs	USD 11 470	USD 13 460
Favourable			

14.70%

6.12%

Average return each year