

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.

ReturnPlus Fund a sub-fund of Aviva Investors - **Share class Z USD**

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

ISIN: LU3148257994

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 and a suitable benchmark over the last 10 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 30/09/2025		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 290	USD 9 880
	Average return each year	-7.10%	-0.24%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 450
	Average return each year	0.00%	0.88%
Moderate	What you might get back after costs	USD 10 150	USD 10 690
	Average return each year	1.50%	1.34%
Favourable	What you might get back after costs	USD 10 530	USD 11 550
	Average return each year	5.30%	2.92%

Date 31/10/2025		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 300	USD 9 570
	Average return each year	-7.00%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 450
	Average return each year	0.00%	0.88%
Moderate	What you might get back after costs	USD 10 150	USD 10 720
	Average return each year	1.50%	1.40%
Favourable	What you might get back after costs	USD 10 530	USD 11 600
	Average return each year	5.30%	3.01%

Date 30/11/2025		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 300	USD 9 570
	Average return each year	-7.00%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 470

Date 30/11/2025		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	0.00%	0.92%
Moderate	What you might get back after costs	USD 10 160	USD 10 750
	Average return each year	1.60%	1.46%
Favourable	What you might get back after costs	USD 10 530	USD 11 660
	Average return each year	5.30%	3.12%

Date 31/12/2025		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 300	USD 9 570
	Average return each year	-7.00%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 470
	Average return each year	0.00%	0.92%
Moderate	What you might get back after costs	USD 10 160	USD 10 780
	Average return each year	1.60%	1.51%
Favourable	What you might get back after costs	USD 10 530	USD 11 700
	Average return each year	5.30%	3.19%

Date 28/02/2026		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 310	USD 9 570
	Average return each year	-6.90%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 490
	Average return each year	0.00%	0.96%
Moderate	What you might get back after costs	USD 10 170	USD 10 840
	Average return each year	1.70%	1.63%
Favourable	What you might get back after costs	USD 10 530	USD 11 800
	Average return each year	5.30%	3.37%

Date 31/03/2026		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 320	USD 9 570
	Average return each year	-6.80%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 470
	Average return each year	0.00%	0.92%
Moderate	What you might get back after costs	USD 10 180	USD 10 870
	Average return each year	1.80%	1.68%

Date 31/03/2026		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Favourable	What you might get back after costs	USD 10 530	USD 11 820
	Average return each year	5.30%	3.40%

Date 30/04/2026		Example Investment: 10000 USD	
Recommended Holding Period: 5 years			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	USD 9 320	USD 9 570
	Average return each year	-6.80%	-0.88%
Unfavourable	What you might get back after costs	USD 10 000	USD 10 490
	Average return each year	0.00%	0.96%
Moderate	What you might get back after costs	USD 10 190	USD 10 900
	Average return each year	1.90%	1.74%
Favourable	What you might get back after costs	USD 10 530	USD 11 880
	Average return each year	5.30%	3.51%