EUROBANK
FMC-LUX

PERFORMANCE SCENARIOS

Product

(LF) EQUITY-GREEK EQUITIES, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group
ISIN: LU0273962166

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 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
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.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

May 2026 (Data as of 31/05/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,430 €
	Average Return each year	-70.88%	-24.61%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,610 €	15,720 €
	Average Return each year	16.07%	9.46%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

April 2026 (Data as of 30/04/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,450 €
	Average Return each year	-70.90%	-24.53%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,610 €	15,400 €
	Average Return each year	16.07%	9.02%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 28/09/18 - 29/09/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

March 2026 (Data as of 31/03/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.98%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,550 €	15,360 €
	Average Return each year	15.50%	8.96%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 28/06/19 - 28/06/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

February 2026 (Data as of 28/02/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.99%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,550 €	15,240 €
	Average Return each year	15.50%	8.80%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

January 2026 (Data as of 31/01/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.99%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,520 €	14,960 €
	Average Return each year	15.22%	8.39%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/12/23 - 31/12/24 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.99%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,500 €	14,910 €
	Average Return each year	15.00%	8.31%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/24 - 30/04/25 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

November 2025 (Data as of 30/11/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.98%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.80%	-2.53%
Moderate Scenario	What you might get back after costs	11,480 €	14,530 €
	Average Return each year	14.83%	7.76%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/24 - 31/01/25 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

October 2025 (Data as of 31/10/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.72%	-24.43%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.80%	-5.02%
Moderate Scenario	What you might get back after costs	11,450 €	14,240 €
	Average Return each year	14.50%	7.33%
Favourable Scenario	What you might get back after costs	16,240 €	34,260 €
	Average Return each year	62.44%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 31/08/16 - 31/08/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

September 2025 (Data as of 30/09/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.75%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.80%	-5.02%
Moderate Scenario	What you might get back after costs	11,410 €	14,230 €
	Average Return each year	14.14%	7.31%
Favourable Scenario	What you might get back after costs	16,240 €	31,960 €
	Average Return each year	62.44%	26.16%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 31/05/18 - 31/05/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/20 - 30/09/25 (if you surrender after5 years).

August 2025 (Data as of 31/08/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.75%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.80%	-5.02%
Moderate Scenario	What you might get back after costs	11,400 €	13,940 €
	Average Return each year	13.99%	6.87%
Favourable Scenario	What you might get back after costs	16,240 €	31,730 €
	Average Return each year	62.44%	25.98%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/16 - 31/03/17 (if you surrender after 1 year) and between 28/04/16 - 29/04/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/20 - 29/08/25 (if you surrender after5 years).

July 2025 (Data as of 31/07/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,460 €
	Average Return each year	-70.75%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.80%	-5.02%
Moderate Scenario	What you might get back after costs	11,390 €	13,830 €
	Average Return each year	13.87%	6.69%
Favourable Scenario	What you might get back after costs	16,240 €	31,400 €
	Average Return each year	62.44%	25.72%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 26/02/21 - 28/02/22 (if you surrender after 1 year) and between 29/07/16 - 30/07/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/20 - 31/07/25 (if you surrender after5 years).

June 2025 (Data as of 30/06/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,470 €
	Average Return each year	-70.73%	-24.39%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.80%	-5.02%
Moderate Scenario	What you might get back after costs	11,260 €	13,670 €
	Average Return each year	12.60%	6.45%
Favourable Scenario	What you might get back after costs	16,240 €	29,030 €
	Average Return each year	62.44%	23.76%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/02/24 - 28/02/25 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

May 2025 (Data as of 31/05/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,530 €
	Average Return each year	-70.72%	-24.05%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,940 €
	Average Return each year	-34.80%	-7.05%
Moderate Scenario	What you might get back after costs	11,260 €	13,620 €
	Average Return each year	12.60%	6.37%
Favourable Scenario	What you might get back after costs	16,240 €	29,030 €
	Average Return each year	62.44%	23.76%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 29/05/15 - 29/05/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

April 2025 (Data as of 30/04/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,560 €
	Average Return each year	-70.72%	-23.83%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,740 €
	Average Return each year	-34.80%	-7.59%
Moderate Scenario	What you might get back after costs	11,160 €	13,580 €
	Average Return each year	11.62%	6.31%
Favourable Scenario	What you might get back after costs	16,240 €	29,030 €
	Average Return each year	62.44%	23.76%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/04/15 - 30/04/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/20 - 31/12/21 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

March 2025 (Data as of 31/03/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	2,570 €
	Average Return each year	-66.84%	-23.79%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,530 €
	Average Return each year	-34.80%	-8.16%
Moderate Scenario	What you might get back after costs	11,060 €	13,570 €
	Average Return each year	10.58%	6.29%
Favourable Scenario	What you might get back after costs	16,240 €	29,030 €
	Average Return each year	62.44%	23.76%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/01/16 - 31/01/17 (if you surrender after 1 year) and between 30/09/16 - 30/09/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

February 2025 (Data as of 28/02/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,350 €	2,410 €
	Average Return each year	-76.45%	-24.78%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.16%
Moderate Scenario	What you might get back after costs	11,040 €	13,320 €
	Average Return each year	10.36%	5.90%
Favourable Scenario	What you might get back after costs	16,240 €	21,720 €
	Average Return each year	62.44%	16.78%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 31/03/16 - 31/03/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after5 years).

January 2025 (Data as of 31/01/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	2,320 €
	Average Return each year	-91.13%	-25.33%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.16%
Moderate Scenario	What you might get back after costs	10,920 €	12,500 €
	Average Return each year	9.22%	4.57%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/23 - 28/06/24 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2024 (Data as of 31/12/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	2,250 €
	Average Return each year	-91.12%	-25.81%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.16%
Moderate Scenario	What you might get back after costs	10,900 €	12,470 €
	Average Return each year	8.95%	4.52%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/18 - 31/07/19 (if you surrender after 1 year) and between 30/12/16 - 31/12/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

November 2024 (Data as of 30/11/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	810 €
	Average Return each year	-91.12%	-39.57%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.16%
Moderate Scenario	What you might get back after costs	10,890 €	12,410 €
	Average Return each year	8.94%	4.42%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/02/20 - 26/02/21 (if you surrender after 1 year) and between 30/11/16 - 30/11/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

October 2024 (Data as of 31/10/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	810 €
	Average Return each year	-91.12%	-39.57%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.16%
Moderate Scenario	What you might get back after costs	10,880 €	12,280 €
	Average Return each year	8.75%	4.19%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/23 - 31/07/24 (if you surrender after 1 year) and between 31/05/16 - 31/05/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

September 2024 (Data as of 30/09/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	810 €
	Average Return each year	-91.12%	-39.57%
Unfavourable Scenario	What you might get back after costs	5,760 €	6,530 €
	Average Return each year	-42.42%	-8.16%
Moderate Scenario	What you might get back after costs	10,830 €	12,210 €
	Average Return each year	8.31%	4.07%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/09/14 - 30/09/15 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/18 - 30/08/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

August 2024 (Data as of 31/08/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.12%	-39.62%
Unfavourable Scenario	What you might get back after costs	5,010 €	6,480 €
	Average Return each year	-49.92%	-8.32%
Moderate Scenario	What you might get back after costs	10,830 €	12,000 €
	Average Return each year	8.28%	3.72%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/22 - 31/01/23 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

July 2024 (Data as of 31/07/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	810 €
	Average Return each year	-91.09%	-39.56%
Unfavourable Scenario	What you might get back after costs	5,010 €	6,480 €
	Average Return each year	-49.92%	-8.32%
Moderate Scenario	What you might get back after costs	10,830 €	11,980 €
	Average Return each year	8.28%	3.68%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/22 - 31/01/23 (if you surrender after 1 year) and between 28/02/18 - 28/02/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

June 2024 (Data as of 30/06/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.09%	-39.61%
Unfavourable Scenario	What you might get back after costs	4,950 €	6,180 €
	Average Return each year	-50.53%	-9.18%
Moderate Scenario	What you might get back after costs	10,600 €	11,970 €
	Average Return each year	6.00%	3.66%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

May 2024 (Data as of 31/05/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.09%	-39.61%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,820 €
	Average Return each year	-50.53%	-10.25%
Moderate Scenario	What you might get back after costs	10,290 €	11,760 €
	Average Return each year	2.90%	3.29%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/21 - 30/11/22 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

April 2024 (Data as of 30/04/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.07%	-39.61%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,810 €
	Average Return each year	-50.53%	-10.29%
Moderate Scenario	What you might get back after costs	10,280 €	11,370 €
	Average Return each year	2.78%	2.60%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/21 - 30/12/22 (if you surrender after 1 year) and between 30/04/18 - 28/04/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

March 2024 (Data as of 31/03/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.12%	-39.86%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,270 €	11,150 €
	Average Return each year	2.71%	2.19%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/21 - 31/03/22 (if you surrender after 1 year) and between 31/12/15 - 31/12/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

February 2024 (Data as of 29/02/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.11%	-39.81%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,260 €	10,950 €
	Average Return each year	2.57%	1.83%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/18 - 31/05/19 (if you surrender after 1 year) and between 30/11/17 - 30/11/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

January 2024 (Data as of 31/01/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.12%	-39.86%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,070 €	10,760 €
	Average Return each year	0.67%	1.48%
Favourable Scenario	What you might get back after costs	16,240 €	19,050 €
	Average Return each year	62.44%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/21 - 29/04/22 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2023 (Data as of 31/12/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.12%	-39.86%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,970 €	10,490 €
	Average Return each year	-0.27%	0.97%
Favourable Scenario	What you might get back after costs	16,240 €	18,420 €
	Average Return each year	62.44%	13.00%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/01/18 - 31/01/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/12/18 - 29/12/23 (if you surrender after5 years).

November 2023 (Data as of 30/11/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.10%	-39.86%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,880 €	10,410 €
	Average Return each year	-1.25%	0.81%
Favourable Scenario	What you might get back after costs	16,240 €	17,520 €
	Average Return each year	62.44%	11.87%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/21 - 31/05/22 (if you surrender after 1 year) and between 29/12/17 - 30/12/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after5 years).

October 2023 (Data as of 31/10/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.11%	-39.91%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,330 €
	Average Return each year	-1.93%	0.65%
Favourable Scenario	What you might get back after costs	16,240 €	16,400 €
	Average Return each year	62.44%	10.40%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/10/18 - 31/10/23 (if you surrender after5 years).

September 2023 (Data as of 30/09/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.11%	-39.91%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,210 €
	Average Return each year	-1.93%	0.43%
Favourable Scenario	What you might get back after costs	16,240 €	16,130 €
	Average Return each year	62.44%	10.03%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/10/17 - 31/10/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

August 2023 (Data as of 31/08/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.11%	-39.91%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,210 €
	Average Return each year	-1.93%	0.41%
Favourable Scenario	What you might get back after costs	16,240 €	16,130 €
	Average Return each year	62.44%	10.03%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

July 2023 (Data as of 31/07/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.11%	-39.91%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,790 €
	Average Return each year	-1.93%	-0.43%
Favourable Scenario	What you might get back after costs	16,240 €	15,830 €
	Average Return each year	62.44%	9.63%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/12/14 - 31/12/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after5 years).

June 2023 (Data as of 30/06/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.11%	-39.91%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,340 €
	Average Return each year	-1.93%	-1.35%
Favourable Scenario	What you might get back after costs	15,900 €	14,910 €
	Average Return each year	59.03%	8.31%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/17 - 31/08/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/06/22 - 30/06/23 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after5 years).

May 2023 (Data as of 31/05/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	790 €
	Average Return each year	-91.10%	-39.86%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,310 €
	Average Return each year	-1.93%	-1.42%
Favourable Scenario	What you might get back after costs	15,360 €	14,530 €
	Average Return each year	53.58%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

April 2023 (Data as of 30/04/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.13%	-40.01%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,250 €
	Average Return each year	-1.93%	-1.54%
Favourable Scenario	What you might get back after costs	15,360 €	14,530 €
	Average Return each year	53.58%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

March 2023 (Data as of 31/03/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	770 €
	Average Return each year	-91.14%	-40.06%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,250 €
	Average Return each year	-1.93%	-1.54%
Favourable Scenario	What you might get back after costs	16,930 €	14,530 €
	Average Return each year	69.25%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

February 2023 (Data as of 28/02/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	770 €
	Average Return each year	-91.15%	-40.11%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,210 €
	Average Return each year	-1.93%	-1.63%
Favourable Scenario	What you might get back after costs	16,930 €	14,530 €
	Average Return each year	69.25%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

January 2023 (Data as of 31/01/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	770 €
	Average Return each year	-91.14%	-40.11%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	8,900 €
	Average Return each year	-1.93%	-2.30%
Favourable Scenario	What you might get back after costs	16,930 €	14,530 €
	Average Return each year	69.25%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

PERFORMANCE SCENARIOS

Product

(LF) EQUITY-GREEK EQUITIES, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK I
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group
ISIN: LU0273962083

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 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
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.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

May 2026 (Data as of 31/05/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,430 €
	Average Return each year	-70.91%	-24.62%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,790 €	16,990 €
	Average Return each year	17.94%	11.19%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,440 €
	Average Return each year	-70.93%	-24.56%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,790 €	16,650 €
	Average Return each year	17.94%	10.73%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 28/09/18 - 29/09/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

March 2026 (Data as of 31/03/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,450 €
	Average Return each year	-71.01%	-24.50%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,740 €	16,600 €
	Average Return each year	17.35%	10.67%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 28/06/19 - 28/06/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

February 2026 (Data as of 28/02/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,450 €
	Average Return each year	-71.02%	-24.50%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,740 €	16,470 €
	Average Return each year	17.35%	10.50%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

January 2026 (Data as of 31/01/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,450 €
	Average Return each year	-71.02%	-24.50%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,700 €	16,160 €
	Average Return each year	17.05%	10.08%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/12/23 - 31/12/24 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,450 €
	Average Return each year	-71.02%	-24.50%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,680 €	16,110 €
	Average Return each year	16.84%	10.01%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/24 - 30/04/25 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

November 2025 (Data as of 30/11/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,450 €
	Average Return each year	-71.01%	-24.50%
Unfavourable Scenario	What you might get back after costs	6,620 €	9,510 €
	Average Return each year	-33.78%	-1.00%
Moderate Scenario	What you might get back after costs	11,670 €	15,710 €
	Average Return each year	16.66%	9.45%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/24 - 31/01/25 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

October 2025 (Data as of 31/10/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,460 €
	Average Return each year	-70.75%	-24.46%
Unfavourable Scenario	What you might get back after costs	6,620 €	8,360 €
	Average Return each year	-33.78%	-3.51%
Moderate Scenario	What you might get back after costs	11,630 €	15,390 €
	Average Return each year	16.29%	9.00%
Favourable Scenario	What you might get back after costs	16,510 €	37,020 €
	Average Return each year	65.06%	29.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 31/08/16 - 31/08/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

September 2025 (Data as of 30/09/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,460 €
	Average Return each year	-70.78%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,620 €	8,360 €
	Average Return each year	-33.78%	-3.51%
Moderate Scenario	What you might get back after costs	11,590 €	15,390 €
	Average Return each year	15.94%	9.00%
Favourable Scenario	What you might get back after costs	16,510 €	34,520 €
	Average Return each year	65.06%	28.12%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 31/05/18 - 31/05/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/20 - 30/09/25 (if you surrender after5 years).

August 2025 (Data as of 31/08/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,460 €
	Average Return each year	-70.78%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,620 €	8,360 €
	Average Return each year	-33.78%	-3.51%
Moderate Scenario	What you might get back after costs	11,580 €	15,070 €
	Average Return each year	15.80%	8.55%
Favourable Scenario	What you might get back after costs	16,510 €	34,300 €
	Average Return each year	65.06%	27.95%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/16 - 31/03/17 (if you surrender after 1 year) and between 28/04/16 - 29/04/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/20 - 29/08/25 (if you surrender after5 years).

July 2025 (Data as of 31/07/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,460 €
	Average Return each year	-70.78%	-24.47%
Unfavourable Scenario	What you might get back after costs	6,620 €	8,360 €
	Average Return each year	-33.78%	-3.51%
Moderate Scenario	What you might get back after costs	11,560 €	14,950 €
	Average Return each year	15.59%	8.37%
Favourable Scenario	What you might get back after costs	16,510 €	33,940 €
	Average Return each year	65.06%	27.69%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 26/02/21 - 28/02/22 (if you surrender after 1 year) and between 29/07/16 - 30/07/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/20 - 31/07/25 (if you surrender after5 years).

June 2025 (Data as of 30/06/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,470 €
	Average Return each year	-70.76%	-24.40%
Unfavourable Scenario	What you might get back after costs	6,620 €	8,360 €
	Average Return each year	-33.78%	-3.51%
Moderate Scenario	What you might get back after costs	11,440 €	14,770 €
	Average Return each year	14.37%	8.12%
Favourable Scenario	What you might get back after costs	16,510 €	31,390 €
	Average Return each year	65.06%	25.70%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/02/24 - 28/02/25 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

May 2025 (Data as of 31/05/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,530 €
	Average Return each year	-70.76%	-24.03%
Unfavourable Scenario	What you might get back after costs	6,620 €	7,510 €
	Average Return each year	-33.78%	-5.57%
Moderate Scenario	What you might get back after costs	11,440 €	14,730 €
	Average Return each year	14.36%	8.06%
Favourable Scenario	What you might get back after costs	16,510 €	31,390 €
	Average Return each year	65.06%	25.70%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 29/05/15 - 29/05/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

April 2025 (Data as of 30/04/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,920 €	2,560 €
	Average Return each year	-70.75%	-23.84%
Unfavourable Scenario	What you might get back after costs	6,620 €	7,290 €
	Average Return each year	-33.78%	-6.13%
Moderate Scenario	What you might get back after costs	11,330 €	14,680 €
	Average Return each year	13.31%	7.98%
Favourable Scenario	What you might get back after costs	16,510 €	31,390 €
	Average Return each year	65.06%	25.70%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/04/15 - 30/04/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/20 - 31/12/21 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

March 2025 (Data as of 31/03/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	2,580 €
	Average Return each year	-66.76%	-23.74%
Unfavourable Scenario	What you might get back after costs	6,620 €	7,060 €
	Average Return each year	-33.78%	-6.72%
Moderate Scenario	What you might get back after costs	11,240 €	14,670 €
	Average Return each year	12.38%	7.97%
Favourable Scenario	What you might get back after costs	16,510 €	31,390 €
	Average Return each year	65.06%	25.70%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/01/16 - 31/01/17 (if you surrender after 1 year) and between 30/09/16 - 30/09/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

February 2025 (Data as of 28/02/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,340 €	2,400 €
	Average Return each year	-76.61%	-24.80%
Unfavourable Scenario	What you might get back after costs	6,000 €	7,060 €
	Average Return each year	-40.00%	-6.72%
Moderate Scenario	What you might get back after costs	11,210 €	14,400 €
	Average Return each year	12.10%	7.57%
Favourable Scenario	What you might get back after costs	16,510 €	23,480 €
	Average Return each year	65.06%	18.61%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 31/03/16 - 31/03/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after5 years).

January 2025 (Data as of 31/01/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	2,320 €
	Average Return each year	-91.17%	-25.36%
Unfavourable Scenario	What you might get back after costs	6,000 €	7,060 €
	Average Return each year	-40.00%	-6.72%
Moderate Scenario	What you might get back after costs	11,090 €	13,520 €
	Average Return each year	10.90%	6.22%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/23 - 28/06/24 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2024 (Data as of 31/12/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	2,250 €
	Average Return each year	-91.17%	-25.83%
Unfavourable Scenario	What you might get back after costs	6,000 €	7,060 €
	Average Return each year	-40.00%	-6.72%
Moderate Scenario	What you might get back after costs	11,070 €	13,480 €
	Average Return each year	10.71%	6.15%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/02/20 - 26/02/21 (if you surrender after 1 year) and between 30/12/16 - 31/12/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

November 2024 (Data as of 30/11/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.17%	-39.64%
Unfavourable Scenario	What you might get back after costs	6,000 €	7,060 €
	Average Return each year	-40.00%	-6.72%
Moderate Scenario	What you might get back after costs	11,070 €	13,420 €
	Average Return each year	10.69%	6.05%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/18 - 31/07/19 (if you surrender after 1 year) and between 30/11/16 - 30/11/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

October 2024 (Data as of 31/10/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.17%	-39.64%
Unfavourable Scenario	What you might get back after costs	6,000 €	7,060 €
	Average Return each year	-40.00%	-6.72%
Moderate Scenario	What you might get back after costs	11,040 €	13,270 €
	Average Return each year	10.41%	5.82%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/23 - 31/07/24 (if you surrender after 1 year) and between 31/05/16 - 31/05/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

September 2024 (Data as of 30/09/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.17%	-39.64%
Unfavourable Scenario	What you might get back after costs	5,850 €	7,060 €
	Average Return each year	-41.51%	-6.72%
Moderate Scenario	What you might get back after costs	11,000 €	13,200 €
	Average Return each year	10.01%	5.70%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/09/14 - 30/09/15 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/22 - 31/01/23 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

August 2024 (Data as of 31/08/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.17%	-39.69%
Unfavourable Scenario	What you might get back after costs	5,090 €	7,000 €
	Average Return each year	-49.13%	-6.88%
Moderate Scenario	What you might get back after costs	11,000 €	12,970 €
	Average Return each year	10.00%	5.34%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/18 - 30/08/19 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

July 2024 (Data as of 31/07/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.13%	-39.63%
Unfavourable Scenario	What you might get back after costs	5,090 €	7,000 €
	Average Return each year	-49.13%	-6.88%
Moderate Scenario	What you might get back after costs	11,000 €	12,950 €
	Average Return each year	10.00%	5.31%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/18 - 30/08/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

June 2024 (Data as of 30/06/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.14%	-39.68%
Unfavourable Scenario	What you might get back after costs	5,020 €	6,680 €
	Average Return each year	-49.77%	-7.76%
Moderate Scenario	What you might get back after costs	10,770 €	12,950 €
	Average Return each year	7.66%	5.31%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) and between 28/02/18 - 28/02/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

May 2024 (Data as of 31/05/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.13%	-39.68%
Unfavourable Scenario	What you might get back after costs	5,020 €	6,300 €
	Average Return each year	-49.77%	-8.84%
Moderate Scenario	What you might get back after costs	10,460 €	12,710 €
	Average Return each year	4.58%	4.91%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/21 - 30/11/22 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

April 2024 (Data as of 30/04/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.12%	-39.68%
Unfavourable Scenario	What you might get back after costs	5,020 €	6,270 €
	Average Return each year	-49.77%	-8.90%
Moderate Scenario	What you might get back after costs	10,450 €	12,290 €
	Average Return each year	4.45%	4.21%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/21 - 30/12/22 (if you surrender after 1 year) and between 30/04/18 - 28/04/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

March 2024 (Data as of 31/03/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.93%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	10,430 €	12,050 €
	Average Return each year	4.33%	3.81%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/21 - 31/03/22 (if you surrender after 1 year) and between 31/12/15 - 31/12/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

February 2024 (Data as of 29/02/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	790 €
	Average Return each year	-91.16%	-39.88%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	10,420 €	11,840 €
	Average Return each year	4.19%	3.44%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/18 - 31/05/19 (if you surrender after 1 year) and between 30/11/17 - 30/11/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

January 2024 (Data as of 31/01/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.93%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	10,220 €	11,640 €
	Average Return each year	2.23%	3.08%
Favourable Scenario	What you might get back after costs	16,510 €	20,580 €
	Average Return each year	65.06%	15.53%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/21 - 29/04/22 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2023 (Data as of 31/12/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.93%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	10,130 €	11,350 €
	Average Return each year	1.33%	2.56%
Favourable Scenario	What you might get back after costs	16,510 €	19,910 €
	Average Return each year	65.06%	14.77%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/01/18 - 31/01/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/12/18 - 29/12/23 (if you surrender after5 years).

November 2023 (Data as of 30/11/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.15%	-39.93%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	10,030 €	11,260 €
	Average Return each year	0.27%	2.40%
Favourable Scenario	What you might get back after costs	16,510 €	18,940 €
	Average Return each year	65.06%	13.62%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/21 - 31/05/22 (if you surrender after 1 year) and between 29/12/17 - 30/12/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after5 years).

October 2023 (Data as of 31/10/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.15%	-39.98%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	11,160 €
	Average Return each year	-0.38%	2.22%
Favourable Scenario	What you might get back after costs	16,510 €	17,740 €
	Average Return each year	65.06%	12.15%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/10/18 - 31/10/23 (if you surrender after5 years).

September 2023 (Data as of 30/09/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.98%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	11,050 €
	Average Return each year	-0.38%	2.01%
Favourable Scenario	What you might get back after costs	16,510 €	17,440 €
	Average Return each year	65.06%	11.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/10/17 - 31/10/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

August 2023 (Data as of 31/08/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.98%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	11,040 €
	Average Return each year	-0.38%	2.00%
Favourable Scenario	What you might get back after costs	16,510 €	17,440 €
	Average Return each year	65.06%	11.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

July 2023 (Data as of 31/07/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.98%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	10,580 €
	Average Return each year	-0.38%	1.13%
Favourable Scenario	What you might get back after costs	16,510 €	17,130 €
	Average Return each year	65.06%	11.36%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/12/14 - 31/12/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after5 years).

June 2023 (Data as of 30/06/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.98%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	10,100 €
	Average Return each year	-0.38%	0.21%
Favourable Scenario	What you might get back after costs	16,150 €	16,110 €
	Average Return each year	61.54%	10.01%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/17 - 31/08/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/06/22 - 30/06/23 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after5 years).

May 2023 (Data as of 31/05/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	780 €
	Average Return each year	-91.15%	-39.93%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	10,060 €
	Average Return each year	-0.38%	0.12%
Favourable Scenario	What you might get back after costs	15,590 €	15,710 €
	Average Return each year	55.93%	9.45%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

April 2023 (Data as of 30/04/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.18%	-40.08%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	10,010 €
	Average Return each year	-0.38%	0.03%
Favourable Scenario	What you might get back after costs	15,590 €	15,710 €
	Average Return each year	55.93%	9.45%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

March 2023 (Data as of 31/03/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.18%	-40.13%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	10,010 €
	Average Return each year	-0.38%	0.03%
Favourable Scenario	What you might get back after costs	17,110 €	15,710 €
	Average Return each year	71.10%	9.45%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

February 2023 (Data as of 28/02/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.19%	-40.18%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	9,960 €
	Average Return each year	-0.38%	-0.09%
Favourable Scenario	What you might get back after costs	17,110 €	15,710 €
	Average Return each year	71.10%	9.45%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

January 2023 (Data as of 31/01/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.19%	-40.18%
Unfavourable Scenario	What you might get back after costs	5,020 €	5,560 €
	Average Return each year	-49.77%	-11.09%
Moderate Scenario	What you might get back after costs	9,960 €	9,560 €
	Average Return each year	-0.38%	-0.90%
Favourable Scenario	What you might get back after costs	17,110 €	15,710 €
	Average Return each year	71.10%	9.45%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

EUROBANK
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PERFORMANCE SCENARIOS

Product

(LF) EQUITY-GREEK EQUITIES, a Sub-Fund of (LF) (the "Fund") – Class PRIVATE BANKING
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group
ISIN: LU1102785786

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 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
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.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

May 2026 (Data as of 31/05/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,440 €
	Average Return each year	-70.85%	-24.60%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,610 €	15,720 €
	Average Return each year	16.12%	9.47%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

April 2026 (Data as of 30/04/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,910 €	2,440 €
	Average Return each year	-70.88%	-24.56%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,610 €	15,410 €
	Average Return each year	16.12%	9.03%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/22 - 31/03/23 (if you surrender after 1 year) and between 28/09/18 - 29/09/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

March 2026 (Data as of 31/03/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.96%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,550 €	15,360 €
	Average Return each year	15.54%	8.96%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 28/06/19 - 28/06/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

February 2026 (Data as of 28/02/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.96%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,550 €	15,240 €
	Average Return each year	15.54%	8.79%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

January 2026 (Data as of 31/01/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.97%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,520 €	14,950 €
	Average Return each year	15.22%	8.38%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/12/23 - 31/12/24 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.96%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,500 €	14,900 €
	Average Return each year	15.03%	8.31%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/24 - 30/04/25 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

November 2025 (Data as of 30/11/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,900 €	2,460 €
	Average Return each year	-70.95%	-24.48%
Unfavourable Scenario	What you might get back after costs	6,520 €	8,800 €
	Average Return each year	-34.83%	-2.53%
Moderate Scenario	What you might get back after costs	11,480 €	14,530 €
	Average Return each year	14.83%	7.76%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/24 - 31/01/25 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

October 2025 (Data as of 31/10/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.70%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.83%	-5.02%
Moderate Scenario	What you might get back after costs	11,450 €	14,230 €
	Average Return each year	14.53%	7.32%
Favourable Scenario	What you might get back after costs	16,250 €	34,270 €
	Average Return each year	62.48%	27.93%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 31/05/18 - 31/05/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after5 years).

September 2025 (Data as of 30/09/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.73%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.83%	-5.02%
Moderate Scenario	What you might get back after costs	11,410 €	14,230 €
	Average Return each year	14.14%	7.31%
Favourable Scenario	What you might get back after costs	16,250 €	31,950 €
	Average Return each year	62.48%	26.15%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 31/08/16 - 31/08/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/20 - 30/09/25 (if you surrender after5 years).

August 2025 (Data as of 31/08/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.73%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.83%	-5.02%
Moderate Scenario	What you might get back after costs	11,400 €	13,940 €
	Average Return each year	14.05%	6.88%
Favourable Scenario	What you might get back after costs	16,250 €	31,740 €
	Average Return each year	62.48%	25.99%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/16 - 31/03/17 (if you surrender after 1 year) and between 28/04/16 - 29/04/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/20 - 29/08/25 (if you surrender after5 years).

July 2025 (Data as of 31/07/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,460 €
	Average Return each year	-70.73%	-24.44%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.83%	-5.02%
Moderate Scenario	What you might get back after costs	11,390 €	13,830 €
	Average Return each year	13.86%	6.69%
Favourable Scenario	What you might get back after costs	16,250 €	31,410 €
	Average Return each year	62.48%	25.73%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 26/02/21 - 28/02/22 (if you surrender after 1 year) and between 29/07/16 - 30/07/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/20 - 31/07/25 (if you surrender after5 years).

June 2025 (Data as of 30/06/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,470 €
	Average Return each year	-70.71%	-24.39%
Unfavourable Scenario	What you might get back after costs	6,520 €	7,730 €
	Average Return each year	-34.83%	-5.02%
Moderate Scenario	What you might get back after costs	11,260 €	13,670 €
	Average Return each year	12.65%	6.45%
Favourable Scenario	What you might get back after costs	16,250 €	29,050 €
	Average Return each year	62.48%	23.77%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

May 2025 (Data as of 31/05/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,540 €
	Average Return each year	-70.70%	-24.00%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,940 €
	Average Return each year	-34.83%	-7.04%
Moderate Scenario	What you might get back after costs	11,260 €	13,620 €
	Average Return each year	12.60%	6.38%
Favourable Scenario	What you might get back after costs	16,250 €	29,050 €
	Average Return each year	62.48%	23.77%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 29/05/15 - 29/05/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/02/24 - 28/02/25 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

April 2025 (Data as of 30/04/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,930 €	2,570 €
	Average Return each year	-70.70%	-23.81%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,740 €
	Average Return each year	-34.83%	-7.59%
Moderate Scenario	What you might get back after costs	11,160 €	13,580 €
	Average Return each year	11.62%	6.32%
Favourable Scenario	What you might get back after costs	16,250 €	29,050 €
	Average Return each year	62.48%	23.77%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 30/04/15 - 30/04/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/20 - 31/12/21 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

March 2025 (Data as of 31/03/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	2,580 €
	Average Return each year	-66.84%	-23.76%
Unfavourable Scenario	What you might get back after costs	6,520 €	6,530 €
	Average Return each year	-34.83%	-8.17%
Moderate Scenario	What you might get back after costs	11,060 €	13,570 €
	Average Return each year	10.58%	6.30%
Favourable Scenario	What you might get back after costs	16,250 €	29,050 €
	Average Return each year	62.48%	23.77%

- The unfavourable scenario occurred for an investment between 31/10/19 - 30/10/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/01/16 - 31/01/17 (if you surrender after 1 year) and between 30/09/16 - 30/09/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after5 years).

February 2025 (Data as of 28/02/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,350 €	2,400 €
	Average Return each year	-76.54%	-24.84%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.17%
Moderate Scenario	What you might get back after costs	11,030 €	13,320 €
	Average Return each year	10.33%	5.90%
Favourable Scenario	What you might get back after costs	16,250 €	21,720 €
	Average Return each year	62.48%	16.78%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 31/03/16 - 31/03/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after5 years).

January 2025 (Data as of 31/01/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	2,310 €
	Average Return each year	-91.19%	-25.39%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.17%
Moderate Scenario	What you might get back after costs	10,920 €	12,510 €
	Average Return each year	9.22%	4.58%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/23 - 28/06/24 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2024 (Data as of 31/12/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	2,240 €
	Average Return each year	-91.18%	-25.83%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.17%
Moderate Scenario	What you might get back after costs	10,900 €	12,470 €
	Average Return each year	9.00%	4.51%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/18 - 31/07/19 (if you surrender after 1 year) and between 30/12/16 - 31/12/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

November 2024 (Data as of 30/11/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.18%	-39.64%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.17%
Moderate Scenario	What you might get back after costs	10,900 €	12,410 €
	Average Return each year	8.99%	4.42%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/02/20 - 26/02/21 (if you surrender after 1 year) and between 30/11/16 - 30/11/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

October 2024 (Data as of 31/10/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.18%	-39.64%
Unfavourable Scenario	What you might get back after costs	5,910 €	6,530 €
	Average Return each year	-40.93%	-8.17%
Moderate Scenario	What you might get back after costs	10,880 €	12,280 €
	Average Return each year	8.75%	4.19%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/23 - 31/07/24 (if you surrender after 1 year) and between 31/05/16 - 31/05/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

September 2024 (Data as of 30/09/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.18%	-39.64%
Unfavourable Scenario	What you might get back after costs	5,760 €	6,530 €
	Average Return each year	-42.39%	-8.17%
Moderate Scenario	What you might get back after costs	10,830 €	12,200 €
	Average Return each year	8.31%	4.06%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/09/14 - 30/09/15 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/18 - 30/08/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

August 2024 (Data as of 31/08/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.19%	-39.69%
Unfavourable Scenario	What you might get back after costs	5,010 €	6,480 €
	Average Return each year	-49.92%	-8.32%
Moderate Scenario	What you might get back after costs	10,830 €	12,000 €
	Average Return each year	8.28%	3.71%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/22 - 31/01/23 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

July 2024 (Data as of 31/07/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.15%	-39.63%
Unfavourable Scenario	What you might get back after costs	5,010 €	6,480 €
	Average Return each year	-49.92%	-8.32%
Moderate Scenario	What you might get back after costs	10,830 €	11,980 €
	Average Return each year	8.28%	3.67%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/22 - 31/01/23 (if you surrender after 1 year) and between 28/02/18 - 28/02/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

June 2024 (Data as of 30/06/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	800 €
	Average Return each year	-91.15%	-39.68%
Unfavourable Scenario	What you might get back after costs	4,950 €	6,180 €
	Average Return each year	-50.53%	-9.17%
Moderate Scenario	What you might get back after costs	10,600 €	11,980 €
	Average Return each year	6.00%	3.67%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

May 2024 (Data as of 31/05/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.15%	-39.68%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,830 €
	Average Return each year	-50.53%	-10.24%
Moderate Scenario	What you might get back after costs	10,290 €	11,750 €
	Average Return each year	2.95%	3.28%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/21 - 30/11/22 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

April 2024 (Data as of 30/04/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	890 €	800 €
	Average Return each year	-91.13%	-39.67%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,810 €
	Average Return each year	-50.53%	-10.29%
Moderate Scenario	What you might get back after costs	10,280 €	11,370 €
	Average Return each year	2.83%	2.61%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/21 - 30/12/22 (if you surrender after 1 year) and between 30/04/18 - 28/04/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

March 2024 (Data as of 31/03/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.18%	-39.93%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,270 €	11,150 €
	Average Return each year	2.71%	2.19%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/21 - 31/03/22 (if you surrender after 1 year) and between 31/12/15 - 31/12/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

February 2024 (Data as of 29/02/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	790 €
	Average Return each year	-91.17%	-39.88%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,260 €	10,950 €
	Average Return each year	2.61%	1.84%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/18 - 31/05/19 (if you surrender after 1 year) and between 30/11/17 - 30/11/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

January 2024 (Data as of 31/01/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.18%	-39.93%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	10,060 €	10,760 €
	Average Return each year	0.63%	1.48%
Favourable Scenario	What you might get back after costs	16,250 €	19,040 €
	Average Return each year	62.48%	13.75%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/21 - 29/04/22 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after5 years).

December 2023 (Data as of 31/12/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.18%	-39.93%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,980 €	10,500 €
	Average Return each year	-0.21%	0.97%
Favourable Scenario	What you might get back after costs	16,250 €	18,430 €
	Average Return each year	62.48%	13.00%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/01/18 - 31/01/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/12/18 - 29/12/23 (if you surrender after5 years).

November 2023 (Data as of 30/11/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.93%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,880 €	10,410 €
	Average Return each year	-1.25%	0.81%
Favourable Scenario	What you might get back after costs	16,250 €	17,520 €
	Average Return each year	62.48%	11.87%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/21 - 31/05/22 (if you surrender after 1 year) and between 29/12/17 - 30/12/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after5 years).

October 2023 (Data as of 31/10/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.98%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,330 €
	Average Return each year	-1.93%	0.65%
Favourable Scenario	What you might get back after costs	16,250 €	16,400 €
	Average Return each year	62.48%	10.40%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/10/18 - 31/10/23 (if you surrender after5 years).

September 2023 (Data as of 30/09/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.98%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,220 €
	Average Return each year	-1.93%	0.44%
Favourable Scenario	What you might get back after costs	16,250 €	16,130 €
	Average Return each year	62.48%	10.04%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/10/17 - 31/10/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

August 2023 (Data as of 31/08/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.98%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	10,210 €
	Average Return each year	-1.93%	0.41%
Favourable Scenario	What you might get back after costs	16,250 €	16,130 €
	Average Return each year	62.48%	10.04%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/08/18 - 31/08/23 (if you surrender after5 years).

July 2023 (Data as of 31/07/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.98%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,790 €
	Average Return each year	-1.93%	-0.43%
Favourable Scenario	What you might get back after costs	16,250 €	15,840 €
	Average Return each year	62.48%	9.63%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/12/14 - 31/12/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after5 years).

June 2023 (Data as of 30/06/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.17%	-39.98%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,340 €
	Average Return each year	-1.93%	-1.35%
Favourable Scenario	What you might get back after costs	15,910 €	14,900 €
	Average Return each year	59.08%	8.31%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/17 - 31/08/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/06/22 - 30/06/23 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after5 years).

May 2023 (Data as of 31/05/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	780 €
	Average Return each year	-91.16%	-39.93%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,300 €
	Average Return each year	-1.93%	-1.43%
Favourable Scenario	What you might get back after costs	15,360 €	14,530 €
	Average Return each year	53.64%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

April 2023 (Data as of 30/04/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.19%	-40.08%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,260 €
	Average Return each year	-1.93%	-1.53%
Favourable Scenario	What you might get back after costs	15,360 €	14,530 €
	Average Return each year	53.64%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 30/10/20 - 29/10/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

March 2023 (Data as of 31/03/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.20%	-40.13%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,260 €
	Average Return each year	-1.93%	-1.53%
Favourable Scenario	What you might get back after costs	16,920 €	14,530 €
	Average Return each year	69.23%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

February 2023 (Data as of 28/02/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.21%	-40.18%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.44%
Moderate Scenario	What you might get back after costs	9,810 €	9,210 €
	Average Return each year	-1.93%	-1.63%
Favourable Scenario	What you might get back after costs	16,920 €	14,530 €
	Average Return each year	69.23%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).

January 2023 (Data as of 31/01/2023)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	880 €	770 €
	Average Return each year	-91.20%	-40.18%
Unfavourable Scenario	What you might get back after costs	4,950 €	5,150 €
	Average Return each year	-50.53%	-12.43%
Moderate Scenario	What you might get back after costs	9,810 €	8,900 €
	Average Return each year	-1.93%	-2.30%
Favourable Scenario	What you might get back after costs	16,920 €	14,530 €
	Average Return each year	69.24%	7.76%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after5 years).